

Sea Legs

A large, dark grey Navy ship is being launched from a dry dock. The ship's bow is the central focus, with its complex superstructure and radar masts visible. A group of sailors in dark uniforms stands on the upper decks, some saluting. In the foreground, a large crowd of people, including families and community members, are gathered on the pier. Many have their hands raised in celebration. A red and white striped ribbon is draped across the ship's bow. The sky is clear and blue.

A Handbook for Navy Life and Services

Commander, Navy Installations Command
Naval Services FamilyLine



Introduction

Since 1966, *Sea Legs* has served the spouses of active-duty service members of the Navy, Marine Corps and, later, the Coast Guard. This revised edition of *Sea Legs* contains information that can assist active-duty and Reserve Sailors, their spouses, family members and friends. In using this publication, be sure to review the valuable resources of the Navy and support organizations, which are listed throughout. For specific information, Navy families are encouraged to contact the nearest Fleet and Family Support Center (FFSC). Marine Corps families should contact their Marine Corps Community Service Centers and Coast Guard families should contact local Family Program Administrators or Work Life staff. You may also contact your command ombudsman.

We welcome your suggestions for improvements to this guidebook. Commander, Navy Installations Command, Family Readiness Programs staff and Naval Services FamilyLine volunteers combined efforts in this revised edition of *Sea Legs*.

Table of Contents

1. Welcome Aboard	5
2. A Navy Career	9
3. Deployments and the Navy Lifestyle	15
4. Pay, Benefits and Opportunities	23
5. Fleet and Family Readiness Services	29
6. Personal Finance	35
7. Caring for Your Family	41
8. Health and Medical Care	45
9. Changing Duty Stations	53
10. Social Customs and Protocol	57
11. The Navy: A Proud Tradition	61
12. Rates, Ranks and Insignias	67
13. National Support Groups and Additional Resources	73
14. Navy Acronyms and Abbreviations	80
15. Navy Terms	82
16. Employment Resources	86
17. Navy References Materials	88
18. Periodicals.....	89
19. Index	90



Chapter 1

Welcome Aboard

Congratulations! As the proud spouse or family member of a United States Sailor, you are now part of the greater Navy family. When addressing the families of Sailors, the Chief of Naval Operations always recognizes the importance of parents and families in raising exceptional young men and women who volunteer to protect and defend the Constitution, our country and her citizens, and thanks the spouses and parents for their willingness to share their loved one with the Navy.

Take pride in your Sailor and in his or her service to our country. It may not always be the easiest path to take, but there is no higher calling than serving one's country. We hope that when someone asks you what your husband, wife, son or daughter is doing, that you will, with enormous pride, tell them that he or she is a Sailor in the greatest Navy the world has ever known.

As the spouse or parent of a Sailor, you and your family are embarking on a great adventure. You may not know anything about the U.S. Navy and, therefore, the time your Sailor is in boot camp in Great Lakes, attending Officer Candidate School (OCS) or Naval Reserve Officers Training Corps (NROTC), or on their first deployment, may be confusing and frustrating. You may not have much contact with your Sailor, and so you have a sense of being disconnected. Remember:

- The U.S. Sailor is a rare breed of hero and should be a source of great pride for you.
- “Sailor” refers to both genders, all ranks, and active-duty and Reserve personnel.
- Despite its hardships, a military life is full of wonderful experiences and people.
- No matter what your Sailor's specialty, expect deployments. When your Sailor finally reaches his first duty station, there may be an immediate deployment in his future.
- Your Sailor has chosen this profession. While it's natural for you to worry, your Sailor still deserves your full support because your nation's security is now in your Sailor's well-trained hands.
- Embrace it all!

Serving Worldwide

The U.S. Navy is a forward-deployed fleet with Sailors serving all over the world. At any given time, more than 30 to 35 percent of our ships and their crews are deployed around the world. Our Navy was first to offer assistance to civilians devastated by a tsunami in Indonesia in December 2005. Within minutes of Katrina coming ashore in New Orleans, the first of 23 Navy ships arrived to perform search and rescue, provide medical assistance and evacuate the citizens of the Gulf Coast. Currently, the Navy has thousands of Sailors serving ashore in the Middle East, the Horn of Africa, the Far East and Europe. Your Sailor can take pride in the fact that he or she will be a part of the important and critical missions our country has asked the Navy and her Sailors to perform.

Command Ombudsman – A Key Resource

Although exciting, all of this can be difficult, confusing and worrisome for family members. Every Navy command has an ombudsman who serves as the liaison between the command and the command families. Ask your Sailor to provide you with the name and contact information for the ombudsman. The command's Web site might also offer this information. The ombudsman is an excellent resource for information about the command and the Navy.

Family Readiness Tied to Combat Readiness

In today's military, family readiness is considered to be an essential element of combat readiness. The Navy can respond quickly and effectively to many situations because naval personnel are well trained and ready to do their jobs. Families who understand and are aware of the benefits and services available to Navy families can prevent many problems – especially during periods of family separation.

If you are new to the service, *Sea Legs* will help you to become acquainted with life in the Navy and the many benefits and resources available to you as family members. It is a personal reference guide for today's Navy family. Having a comprehensive understanding of the Navy lifestyle and available resources will make it much easier for you to support your Sailor in his or her chosen career.

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Chapter 2

A Navy Career

Whether officer or enlisted, the Navy's Core Values: Honor, Courage and Commitment are an essential part of every Sailor's career, and give true meaning to their role in the defense of our country.

Sailors need family support and understanding to aid in their professional development. Late hours on the job, whether in-port or on deployment, require patience and a level of commitment from the family at home, which are critical in order for a Sailor to fulfill command mission accomplishment, wherever he/she may be stationed. Family cooperation and encouragement can be crucial factors in the career success of the service member.

Enlisted

All enlisted Sailors begin their career at Recruit Training Command (RTC) Great Lakes, Ill., more informally known as “boot camp.” Once Sailors complete boot camp, all recruits are incorporated into the Navy's PACT program, or Professional Apprenticeship Career Tracks program.

The area of specialization a service member receives is reflected by the color of striped insignia worn on the upper left sleeve of the Sailor's uniform: Surface – White; Engineer – Red; Aviation – Green; Construction (Seabees) – Blue.

Enlisted Rating, Promotion and Selection

Family members will have the pleasure of witnessing their service member's advancement through the ranks. With advancement comes an increase in pay, more responsibility and additional privileges.

The term “rating” is used to describe the career designation of enlisted personnel. The rating badge is a combination of the service members' rate or pay grade, as indicated by the chevrons and rating or occupational specialty, as indicated by the symbol above the chevrons.

There are more than 50 ratings in the Navy. These ratings are broken down into the four sub categories: Administration/Medical/Dental; Engineering/Hull; Aviation; and Construction. To see all the ratings and their insignia, visit www.navy.mil/navydata/ranks/rankrate.html.

Advancement from seaman apprentice to seaman is based on time, and there is no advancement exam required. Sailors are required to take a Navywide advancement exam for promotion to grades E-4 through E-6.

In order to be eligible for advancement to third, second or first class petty officer, the service member must:

- Fulfill time in service requirements
- Obtain command recommendation
- Successfully complete any required schools or leadership courses
- Meet security requirements, if applicable

Advancement to the next pay grade depends on a number of factors: actual and forecasted vacancies within the rating, performance evaluations, a member's final multiple score, total actual time in service and military awards.

Advancement to Chief Petty Officer

Annual selection boards determine selection to chief petty officer. Selection to the chief petty officer board depends on exam results and performance. Similar to advancement for E-4 through E-6, there is a final multiple score, determined by available in-rate vacancies, and a "quota" is developed. Achieving a final multiple above the cut ensures that the service member will be "board eligible." The board then reviews all board-eligible candidates' service records and selects the best qualified.

Advancement from chief through master chief petty officer is determined through the board selection process. Outstanding Sailors who have the privilege to obtain the rank of senior or master chief petty officer can go on to become command senior chiefs, command master chiefs, or fleet and force master chiefs. These positions serve as the commanding officer's principle enlisted advisor on issues and policies concerning the morale, welfare, discipline and job satisfaction of the command's enlisted Sailors. In this position, the command senior or master chief reports directly to the commanding officer.

Master Chief Petty Officer of the Navy

Assigned to the Office of the Chief of Naval Operations, there is only one Master Chief Petty Officer of the Navy (MCPON). The MCPON serves as the senior enlisted leader of the Navy as senior enlisted advisor to the Chief of Naval Operations (CNO) and the Chief of Naval Personnel (CNP) in all matters pertaining to enlisted service members and their families.

Other duties of the MCPON include sitting on military and civilian boards which impact the enlisted force. Interaction with Sailors around the world, as well as accompanying the CNO on trips around the fleet, brings attention to concerns and emergent issues. The MCPON represents the enlisted force to the Department of the Navy and the Department of Defense (DoD), and testifies before Congress on issues affecting enlisted personnel and their families.

Officers

There are many different avenues to obtain a commission in the U.S. Navy. Minimum requirements are the potential candidate or service member must be a U.S. citizen, and must meet certain age, physical and additional service requirements. Some commissioning opportunities are the United States Naval Academy, Naval Reserve Officer Training Corps (NROTC), Officer Candidate School, Seaman to Admiral – 21 and the Warrant Officer and Limited Duty Officer programs. Besides these programs, there are a number of other ways to receive a commission.

The Navy has two categories of officers – line officers and staff officers. Line officers are then broken into two more categories, restricted and unrestricted line officers. Restricted line officers include specialists in engineering, maintenance, intelligence and fleet support. Unrestricted line officers are made up of communities, surface, air, submarine and special warfare/operations. Line officers wear a gold star above their stripes and are eligible for command at sea.

The staff officer corps serves in professional support positions and wears various insignia representing their career field above their stripes. Staff corps includes the Chaplain Corps, Civil Engineering Corps, Medical Corps, Medical Service Corps, Dental Corps, Nurse Corps, Supply Corps and the Judge Advocate General's Corps.

Officer Promotion and Selection

There are three elements to the officer promotion process: eligibility, selection and promotion. Laws, regulations and administrative procedures control each. They are interrelated and driven by:

- Authorized strength – the number of officers in a particular category specified for a grade or combination of grades
- Promotion flow point – the number of years of commissioned service at which most officers would be promoted to the next higher pay grade
- Promotion percentage – the number of officers in the promotion zone to be selected

The Secretary of Defense selects officers up to the rank of lieutenant junior grade. The Secretary of Defense approves the selection board for promotion to captain and below. The President approves selections to admiral. The officers selected are announced and placed on a promotion list for each category in order of seniority. The promotion becomes effective when a vacancy opens based on the projected Promotion Phasing Plan.

Warrant and Limited Duty Officers

Chief Warrant Officers (CWOs) are prior enlisted service members, or “mustangs,” who have performed exceptionally in the enlisted ranks. The CWO program is open to chief petty officers (pay grades E-7 to E-9). There is no age requirement, but applicants must have at least 12 years, but not more than 24 years, of naval service.

Specific requirements are:

- Candidate must be a U.S. citizen
- Have a high school diploma or equivalent
- Have a good performance record
- Be physically qualified
- Have command recommendation

The Limited Duty Officer (LDO) program is open to chief warrant officers with more than one year as a CWO, as of Sept. 1 of the year the application is submitted. The program is also open to enlisted personnel in pay grades E-6 through E-8. Enlisted applicants must have completed at least eight years, but not more than 16 years, of active naval service. First class petty officers must compete in the E-7 examination and be designated LDO selection board eligible.

The LDO program has the same basic requirements as the warrant officer program. Chief warrant officer selectees for LDO are appointed to the temporary grade of lieutenant junior grade, and all enlisted selectees are appointed temporary ensigns. Upon appointment to the rank of lieutenant, officers must accept a permanent commission or revert to an enlisted status.

Because those appointed have come from specialty ratings in the enlisted community, officers who receive commissions through the LDO program continue to receive assignments related to their ratings.

Chief of Naval Operations

The Chief of Naval Operations (CNO) is the most senior military officer of the Department of the Navy. The CNO is a four-star admiral and is responsible to the Secretary of the Navy for the command, utilization of resources, and operating efficiency of the operating forces of the Navy and of the Navy shore activities assigned by the Secretary.

A member of the Joint Chiefs of Staff, the CNO is the principal naval advisor to the President and to the Secretary of the Navy on the conduct of war, and is the principal advisor and naval executive to the Secretary on the conduct of activities of the Department of the Navy.

Serving in the Navy Reserve

The U.S. Navy Reserve Force is an integral part of the Navy. The mission of the Reserve Force is to provide mission-capable units and individuals to the Navy and Marine Corps for the full range of operations during times of peace and war.

Today's Navy Reserve Force is called on to play an increasingly active role in the day to day planning and operational requirements of the active Navy. The Navy Reserve represents 20 percent of the Navy's total assets and is a significant force subsidiary that the fleet must have to meet its growing global commitments.

Selective Reservists are entitled to the same benefits as an active-duty member, although some entitlements are limited, including SGLI, Commissary and Navy Exchange privileges, Morale, Welfare and Recreation (MWR) benefits and space-available air travel. Reserve members must enroll their family members into Defense Eligibility Enrollment Reporting System (DEERS) and obtain a Reserve Family Member Identification Card.

The Navy Reserve Force consists of three different categories, the Ready Reserve,(USNR-R), Standby Reserve-Active (USNR-S1) and Standby Reserve-Inactive (USNR-S2) and the Retired Reserve (USNR-Retired), numbering more than 690,000 men and women. The "Ready Reserve" is made up of "Selected Reserve" personnel and "Individual Ready Reserve" personnel. The President, without the concurrence of Congress, is authorized to order members of the Ready Reserve to active-duty status during war or national emergency.

The Selected Reserve, or SELRES, is the Navy's primary source of immediate manpower and represents those Reservists who are paid, either as weekend drillers or who serve as Full Time Support (FTS) on active-duty status in the training and administration of the Navy Reserve Force program.

The Individual Ready Reserve consists of Voluntary Training Unit (VTU) and Active Status Pool (ASP). VTU member do participate in monthly drills for non-pay and acquire retirement credit for drills. ASP members do not participate in monthly drills however; they may complete correspondence courses for retirement credit.

The Standby and Retired Reserve components may be called to active-duty status by the Secretary of the Navy, if deemed there are not enough qualified Ready Reservists to be mobilized. Talk to a recruiter at your local recruiting office to obtain information about becoming part of the Reserves.

Transitioning from the Navy

Many Sailors choose to leave the service before they are eligible for retirement. To assist those members who do not choose to make the Navy a career, and for those retiring, the Navy provides the Transition Assistance Management Program (TAMP) to help make the passage easier. TAMP provides transition services, to include information on benefits and job search assistance for military members and spouses. Your local Fleet and Family Support Center (FFSC) or command career counselor can provide additional information about TAMP.

If your Sailor has been released from active duty prior to completing their eight years of active-duty obligated service contract, they will automatically be transferred to the Navy Reserve in an inactive status and are subject to recall until an 8-year obligated service contract expires. If they are leaving the Navy and would like to maintain active status in the Navy Reserve, please call [1-800-USA-USNR](tel:1-800-USA-USNR) (1-800-872-8767) for guidance and information.

Retirement

It is never too early to plan for retirement. To qualify for retirement, a member must serve for at least 20 years (exceptions exist in disability cases). Retirement pay depends on the length of active-duty service and the retirement plan that is in place at the time a member enters the service. Members leaving active-duty service may also receive transition assistance. A member who remains on active duty until retirement receives retired pay, commissary and exchange privileges, “space available” use of recreation and club facilities, reduced-cost medical insurance, burial rights and more.



Chapter 3

Deployments and the Navy Lifestyle

Whether officer or enlisted, the Navy's Core Values: Honor, Courage and Commitment are an essential part of every Sailor's career, and give true meaning to their role in the defense of our country.

More Sailors are married in the Navy and Marine Corps than ever before, and the well-being of their families influences morale, performance and career decisions. Gone is the World War II era of Sailors and Marines. With more than 200 years of naval tradition, the Sailors of the 21st Century are better educated, better trained and more experienced. That explains why Navy leaders are investing more time and dollars into providing appropriate military family housing, family support centers, childcare and other programs important to the quality of life of Navy families. *Sea Legs* is another example of naval leadership supporting and executing the commitment to Navy families.

The Navy is unlike most professions and poses unique challenges. An immense part of Navy lifestyle is family separation. Separation comes with many duty assignments in the form of training exercises, overseas deployments, temporary duty and individual deployment to include Individual Augmentee (IA) deployments. When not steaming to the “four corners” of the earth, Sailors are preparing themselves and their ships through training exercises closer to home. The same is true with aviation units that deploy on ships or independently.

Deployment is a reality of Navy life. Sailors and their families need to discuss and plan for important financial and legal matters prior to deployments, which may be as short as a few days or six months and longer. Deployments are less cumbersome to get through when armed with information and knowledge. Preparing for deployment starts long before the ship or squadron gets underway. Discuss financial and household responsibilities before your spouse departs, ensuring that all family members are aware of their share of the responsibilities during the deployment. Discuss your family's long-term needs, organize financial matters and have plans in case of emergencies.

Deployment readiness checklists are available on the Fleet and Family Support Program (FFSC) Web site at www.ffsp.navy.mil. Click on *Families*, and then the *Are you Ready for Deployment* link. Be sure to take time before a deployment to go over the list and discuss the different topics presented. Keep the checklist handy – organization before a deployment ensures less worries during a deployment.

Balancing Navy and Family Commitments

The Navy has policies on the tempo of operations (OPTEMPO) and personnel deployments (PERSTEMPO) that limit time away from homeport. With the increase in OPTEMPO in recent years, related to Operation Enduring Freedom and Operation Iraqi Freedom and the Global War on Terrorism, Sailors and their families must maintain a state of constant preparedness. Whether in port or on shore duty, regular duties and watches sometimes require long hours on the job. When a sea service member is married, the obligation to the Navy stays the same. This requires a balancing act between commitment to the Navy and commitment to family. Good preparation, dedication and hard work are essential toward successfully merging the two lifestyles.

ID Cards

One of the most important things a military family must do is sign up for a Uniformed Services Identification and Privilege card (ID card). An ID card allows access to the base, commissary, exchange, military hospitals and clinics and almost all the general areas on naval installations. Issuance of an ID card is a privilege and the holder has a responsibility to safeguard the ID card and notify the Personnel Service Detachment (PSD) or base security immediately, if it is lost or stolen. An ID card has an expiration date and requires renewing prior to its expiration date. Check expiration dates on all eligible family members' identification cards before the service member deploys. If the cards are due to expire during the deployment, be sure to get the paperwork and signatures that are necessary to renew them.

Family members who qualify for a military identification card can be:

- Spouses of active-duty or Reserve service members (and some former spouses)
- Un-remarried widows or widowers
- Dependent children ages 10-21
- Dependent children ages 21-23, who are full-time college students
- Mentally or physically disabled (unmarried) dependent children over 21 not capable of supporting themselves
- In some cases, a member's parents or spouse's parents.

To get an ID card:

Obtain a DD Form 1172 from the PSD that supports your spouse's command. Enroll all eligible dependent family members in the Defense Eligibility Enrollment Reporting System (DEERS). PSD will enroll eligible family members in DEERS. ***This is especially important, as enrollment in DEERS is mandatory to receive medical care.*** Enrollment in DEERS may require updated records and other paperwork, such as marriage certificate, birth certificate, adoption papers, court orders, death certificates, divorce papers, physician statements and school records.

If you are living apart from your spouse and need to get an ID card, provide the local PSD or military base with the paperwork showing eligibility and DEERS enrollment and an ID application form signed by your military service member, also known as the military sponsor. An ID card is very important. It allows access to military installations. The holder should become comfortable showing the ID card and know the circumstances of when to do so.

Contact your command's PSD for additional information on obtaining a military identification card.

Family Care Plan

A Family Care Plan ensures that dual military and/or single Sailors with dependents have established adequate child care arrangements for deployments, Reserve mobilizations, temporary duty or other periods during which the service member is unavailable. The designated guardian must be fully prepared physically and financially to assume this responsibility and become immersed in the deployment process. The guardian must have a power of attorney to act on behalf of the Sailor with respect to the children's medical care and Navy support services. It will be important for the guardian to know how to contact the command's ombudsman, the local FFSC, the base legal office and the base chaplain. The Sailor should provide all of this information and more in the Family Care Plan.

Who should submit a Family Care Plan?

- Sailors with primary or shared physical custody of a minor child or children
- Sailors who are not married to the natural or adoptive parent of the minor child or children
- Both service members of a married, dual military couple where one or both have primary or shared physical custody of a minor child or children
- Emergency-essential civilian and contractor personnel meeting the same parental status as active-duty and Reserve personnel are also encouraged to develop a Family Care Plan.

Family Care Plans should include court orders or written agreements. Contact the local Legal Assistance Office for advice and assistance in evaluating the effectiveness of a proposed Family Care Plan.

For more information on Family Care Plans, visit www.npc.navy.mil, and follow the guidelines directed in NAVADMIN 204/07 and OPNAVINST 1740.4C.

PRE, DURING AND POST DEPLOYMENT

Important Papers

Establish a safe place to file important papers, including marriage certificate, wills, insurance policies, tax returns, deeds, receipts for big-ticket items, birth certificates, power of attorney, copy of DEERS enrollment and other Navy records. For many Navy families, a safe deposit box is appropriate. To be prepared for emergency situations, keep documents in a waterproof, portable container. Others prefer a fireproof file cabinet in a closet. Always keep the originals to important documents. Obtain certified copies in the event the originals cannot be located.

Keep In Touch

It is important for families to keep in touch and communicate during a deployment. In this age, e-mail can be the most efficient. However, e-mail may not be appropriate for all members of the family and not all ships have consistent email capability, especially when underway. Letters and postcards can, and should be, used to communicate with your spouse. The time it takes a letter to reach you at home depends on the ship's operating schedule. Check the postage mailing dates on each piece of mail you receive – a letter mailed on Monday may arrive after one mailed on Thursday. A tried and true suggestion from military families is to number each piece of mail, in sequence, on the outside of the envelope for very easy reference.

E-mail Suggestions

Quick and easy, e-mail is great for staying in touch. Discuss e-mail expectations with your Sailor prior to deploying:

- Will e-mail be readily available?
- If so, how often will you send e-mails?
- What address do you use?

***Never e-mail
sensitive information.***

E-mail is not a great way to communicate when you're angry or upset. If you really have a need to get your feelings off your chest, go ahead and write the e-mail, but save it for 24 hours and reread it before you hit send. It's usually best to communicate strong feelings over the phone. Also, remember e-mails are not confidential. They may be seen by others.

Never e-mail sensitive information about ship locations or movements, as this may jeopardize the operational security of your Sailor's command. Review the Operational Security information on the next page.

Never use e-mail to pass along gossip, and use caution when communicating news about other families within the command. A good approach is to let other families communicate their own news to their own Sailor.

Be careful what you write!

Operational Security (OPSEC)

As a family member of the military community, you are a vital player. You play a crucial role in ensuring your loved one's safety. You accomplish this by protecting the information that you know. This is known in the military as operational security – or OPSEC.

OPSEC is founded on the idea that the accumulation of many sensitive or unclassified pieces of information could compromise security by revealing classified information. Thus, OPSEC is an analytic process used to deny adversaries pieces of the information puzzle that, while unclassified, are still valuable. Effective OPSEC minimizes the risk that critical information might be inadvertently given away.

What can you do?

Be Alert

Be Careful

Protect Critical Information

There may be times when your spouse cannot talk about the specifics of his or her job. It's very important to conceal and protect certain information, such as flight schedules, ship movements, etc. Something as simple as a phone discussion concerning deployment departure can be very useful to our adversaries.

Avoid discussing command/personnel movements, port calls, TAD locations and installation activities. Do not discuss classified or sensitive information in public areas, such as the Navy Exchange, commissary, restrooms, library, etc. Do not post sensitive information, such as ship movements, on the Internet or in your e-mail. Predictable behavior, casual conversations, discarded documents and routine acquisitions can all be indicators associated with planning processes or operations, and indicators can give away valuable information about an organization's missions or activities.

Time for the Kids

Families should make sure that children understand why ships must sail and take a parent away. Active communication between service members and their children at home is very important, both prior to and especially during a deployment. Use maps to show where their parent will be going, explaining oceans and possible port visits.

United Through Reading[®]

United Through Reading[®] provides an opportunity for powerful emotional connections that help to relieve the stress of separation by having deployed parents read aloud to children via DVD. Participation boosts family morale, serves to ease children's fears about their parent's absence and allows deployed service members to parent from afar.

This program can be used by all deployed personnel, as they may choose to read aloud to a younger brother or sister, grandchild or even a child they are mentoring. Visit www.unitedthroughreading.org to view current program locations, or e-mail military@unitedthroughreading.org to request program support for your upcoming deployment.

Life on the Home Front

It helps to keep busy during deployments. It often helps to get involved in activities with other spouses through the command's Family Readiness Group (FRG). Volunteer organizations, such as the American Red Cross, Navy-Marine Corps Relief Society, the FFSC and many other groups in your local community, are always in need of volunteers. The FFSC can also assist with the Family Employment Readiness Program or can refer you to job-training classes.

Family Readiness Groups (FRGs)

FRGs are a great way to meet other command spouses and family members, and to learn more about the Navy lifestyle. These groups are command-endorsed organizations that enhance family support by providing activities during deployment, mentoring new family members and assisting families in times of personal or unit crises. FRGs plan, coordinate and conduct social, informational, care-taking and morale-building activities. They may coordinate deployment farewells and homecomings, and assist with the command sponsor program by welcoming new families.

Membership in the FRG is typically comprised of spouses, parents, siblings, relatives and approved friends of military personnel. However, since it is the commanding officer's program, the commanding officer will define the membership. For more information about your command's FRG, contact your command ombudsman.

If You Have Moved Back Home

When facing extended deployments, moving home may be the best option for some families. If this is the case for you, it is very important that your command ombudsman and the chairman of your command's FRG be given an address and telephone number where you can be reached in case of an emergency or change in schedule. This is a good time to ensure that the active-duty member updates the record of emergency data with accurate information.

Prior to your Sailor's deployment, and as your information changes, all families should update their contact information in the Navy Family Accountability and Assessment System at <https://www.navyfamily.navy.mil>. Your contact information is used by your Sailor's command to inform you of current command news and to follow-up with you if you are affected by a man-made or natural disaster. FFSC's also use this information to reach out to you to share important resources and opportunities available to you and your family during your Sailor's deployment.

Becoming Reacquainted

No matter how long the deployment may seem, it will end. The command FRG may plan a "welcome home" celebration for the command upon arrival, depending on the length of the deployment. This event is for the entire family and is a great icebreaker for the kids and dad before heading home. However, something else to think about is the personal reunion with your spouse. The ombudsman and the FFSC have information about available reunion workshops. The service members also have the opportunity to attend reunion briefings prior to returning home.

After a long deployment, becoming reacquainted is personal and takes time. Spend time together, be patient. Talk about changes that may have occurred, your likes and dislikes. There may be a realization that you can run things by yourself and that you are good at it. That is healthy, because you both can bring new, individual strengths and abilities to your relationship that will make it stronger in the end.

If there are problems that seem difficult to work out, consider a post-deployment seminar or seek help at your FFSC, Military OneSource, Chaplain or your place of worship.

INDIVIDUAL AUGMENTEES

Individual Augmentees (IAs)

Individual Augmentees (IAs) are Sailors who support or "augment" another Navy, Marine Corps or Army command. Sailors usually go to their IA assignment on temporary or TAD orders and return to their current or "parent" command once they complete their assignment. Assignments vary in length from a few months to a year or more. To view the Navy's authoritative source for IA issues, visit the U.S. Fleet Forces Command's (USFF) Web site at www.ia.navy.mil/.

Global War on Terrorism Support Assignment (GSA)

Detailing opportunities provided through the recently implemented Global War on Terrorism Support Assignment (GSA) initiative are providing Sailors with increased opportunities to volunteer for an IA tour at a time that works best for the Sailor and his/her family. GSA orders are negotiated in your Sailor's normal detailing window. The Expeditionary Combat Readiness Center (ECRC) becomes your Sailor's administrative parent command while deployed.

Expeditionary Combat Readiness Center (ECRC)

Expeditionary Combat Readiness Center directly assists IA and GSA IA Sailors by ensuring they are properly uniformed and equipped while coordinating with the Army to ensure they get the proper stateside training. Training includes instruction in individual combat skills and specialized mission areas to help IAs succeed in their mission and keep them as safe as possible while deployed.

ECRC's Family Readiness Department is a conduit for information and resource referral for IA/GSA families. IA/GSA families may contact the ECRC IA Family Helpdesk at ecrc.fs.fct@navy.mil for help with general questions, or visit www.ecrc.navy.mil. ECRC also operates a 24-hour, toll-free, family hotline for IA/GSA family emergencies at 1-877-364-4302.

For handbooks and additional IA family and Sailor resources, visit your local FFSC or go to www.ffsp.navy.mil and click on *Individual Augmentees*.

Disaster Preparedness and Crisis Response

Regardless of whether you live on, near or away from a naval installation, you must have the tools and plans in place to make it on your own, at least for a period of time, when an emergency occurs. You and your family may not be together when a disaster occurs. That's why it's crucial to formalize your plans and preparations to ensure everyone knows how to respond.

Essential preparations include:

- Be Informed – Know the potential threats that may affect your area and complete **Emergency Contact Cards** for each family member
- Have a Plan – Create a **Family Emergency Plan**
- Make a Kit – Create an **Emergency Supplies Kit**

For more information about these preparedness steps, visit CNIC's Web site at <https://www.cnic.navy.mil> and click on Operation Prepare. Naval service family members may now obtain a handbook, "*Are You Ready? Guidelines for Navy Family Emergency Preparedness*," to prepare for a variety of natural or man-made disasters. This handbook contains details on how to make the above preparations and includes critical information on actions to take immediately following a disaster. Resource charts with Web sites and telephone numbers offer guidance to family members during the difficult aftermath of a disaster.

To get a copy of the handbook or to download a **Family Emergency Plan** form and **Emergency Contact Card** forms for your family or family members within your command, visit www.lifelines.navy.mil/FamilyLine, or e-mail FamilyLine at nsfamline@aol.com. You can also call FamilyLine at 1-877-673-7773.

In Case of Emergency (ICE)

In case of emergency (ICE) is a program that enables first responders, such as paramedics, firefighters and police officers, to identify persons and contact their next of kin to obtain important medical information. In each family member's cell phone, store the word ICE in the address book. For that entry, enter the telephone number of the person you would want to be contacted "in case of an emergency."

Navy Family Accountability and Assessment System (NFAAS)

Immediately following a declared disaster, the Navy needs to know:

1. Your status – Are you okay?
2. Your location – Where are you? How can you be contacted to ensure you receive information or assistance?

This information is crucial in order to set up or provide referral to support services to Navy service members and families in need. In such an emergency situation, Navy service members and families should contact the Navy by taking two important steps:

1. Muster with their command
2. Complete a needs assessment with the Navy Family Accountability and Assessment System (NFAAS).

Muster

After a catastrophic event, all Navy personnel residing, deployed to or working within the affected area or Geographic Area of Interest (GAOI) are required to personally check in (muster), through one of the following three methods, in order of preference, at the first available opportunity:

1. Directly with their commands, also supplying family status and whereabouts. Commands will upload data into the Navy Family Accountability and Assessment System (NFAAS).
2. Individual or Family Member may muster using NFAAS through the family support Web site. Commands will validate information.
3. Personnel muster by phone through the Navy Personnel Command's (NPC's) Emergency Call Center (ECC).

Navy Family Accountability and Assessment System (NFAAS)

<https://www.navyfamily.navy.mil/>

or call the **Navy Emergency Call Center**

1-877-414-5358 or 1-866-297-1971(TDD)

In cases where the catastrophic event has the potential for widespread injury and death, the affected regional commander may activate the Navywide personnel accountability functionality via the NFAAS Web site above. Once activated, NFAAS will act as an online mustering tool for commands to account for active-duty, selected Reserve and DoD civilian (appropriated and non-appropriated fund) employees and their family members.

If the service member is deployed, on temporary additional duty, or on individual augmentee assignment outside of the GAOI, and has left a family in the affected area, the family should muster with the service member's command. If the family has not been informed as to the mustering procedures, they should contact the command's ombudsman.

Needs Assessment

After mustering with the command, it is equally important for the service member or family member to update their contact information and complete a needs assessment questionnaire within the Navy Family Accountability and Assessment System (NFAAS) immediately following a declared disaster (within 72 hours of mustering with your command).

NFAAS provides a user-friendly assessment tool to coordinate and prioritize disaster-related needs of the Navy family. The system allows families to assess 19 categories, including: medical, missing family locator, transportation, housing and personal property, financial, employment, childcare, education, legal services, counseling, and mortuary and funeral assistance. Families will be contacted, if the need is urgent.

Family members will need their sponsor's Social Security number and date of birth to access the NFAAS family support Web site.



Chapter 4

Pay, Benefits and Opportunities

There are many benefits to serving in the U.S. Navy, including some financial ones. Service members receive pay and benefits for the work and time sacrificed while serving their country.

PAY AND ALLOWANCES

There are two types of financial categories in the military pay system – pay and allowances. There are economic distinctions between the two, but the most basic way to distinguish them is that pay is the salary received for the job done and is subject to federal taxes. Allowances are extra payments designed to allow you to meet certain expenses that arise with this lifestyle. Allowances are not subject to federal taxes.

Basic Pay

Basic pay is the fundamental component of military pay. All members receive it and, typically, it is the largest component of a member's pay. A member's rank and years of service determine the amount of basic pay received. Pay charts printed annually show the amount of military pay for each rank at different years of service. The charts are available online at www.dfas.mil, and at local PSDs, Fleet and Family Support Centers, and the Navy-Marine Corps Relief Society.

Numerous “special pays” in the Navy are supplemental to basic pay, with the most common incentive pay for the Navy being sea pay. Sea pay begins the day the service member reports aboard ship. Rates are based on pay grade and years at sea. Some additional incentive payments are: flight-deck hazardous duty pay, parachute duty and demolition duty. Handlers of hazardous material also receive incentive payments. Navy divers receive additional pay, dependent upon their skill level. Imminent danger/hostile fire pay is given to members in specific overseas locations.

The Navy also offers retention incentives to select service members. Sailors who have agreed to stay in the Navy for a specified length of time can receive a selective reenlistment bonus in certain ratings, or NECs, that are critically undermanned.

All special pays in the Navy are additionally subject to federal taxes. Service members are responsible for state taxes only to their state of legal residence. However, civilian income is taxable in the state of current residence.

Basic Allowance for Housing (BAH)

BAH comes in two forms: “with-dependents” and “without dependents.” It is designed to bring the average cost of off-base housing procurement to zero. Married Sailors receive BAH at the “with-dependents” rate. The amount a family receives depends on the member’s pay grade and location. If the service member is residing in government housing, he/she is not entitled to BAH. The “without dependent” BAH rate is the amount payable to single Sailors residing on the economy.

Family Separation Allowance (FSA)

Married service members entitled to BAH may also receive FSA, if:

- The ship or squadron is deployed for more than 30 days
- The member has been assigned Temporary Additional Duty (TAD) for a period longer than 30 days
- Transportation of family members at government expense to a new duty station is not authorized

Basic Allowance for Subsistence (BAS)

Basic Allowance for Subsistence is a meal compensation allowance for officers and enlisted members when Navy dining facilities (mess halls) are not available. If Sailors live aboard ship or in the barracks, dining facilities and meals are provided for them at no cost, and they are not entitled to receive BAS.

Travel and Transportation Allowances

Naval service requires frequent moves, typically every three years. Relocation programs are available at Fleet and Family Support Centers to help a move go smoothly. The Navy pays the cost of moving household goods and some other relocation expenses.

When a service member relocates under Permanent Change of Station (PCS) orders, depending on the location of the duty assignment, the service member has several transportation options. These may include an authorized privately owned vehicle (POV), or government or commercial travel. Service members who are required to travel for official purposes are performing Temporary Additional Duty (TAD). Transportation tickets, an allowance for mileage and a daily allowance (per diem) to cover food, lodging and incidental expenses are provided, when TAD is required. The actual amount of the per diem depends upon the geographic location of the TAD; the rates are online at www.gsa.gov.

For single or married personnel serving on permanent duty outside the continental United States (OCONUS), there are several allowances specifically designed to offset excessive costs that accompany overseas moves.

Cost of Living Allowance (COLA)

COLA is a cash allowance intended to allow an equitable standard of living in areas where the cost of living is higher than the national average. Members permanently assigned to designated areas receive COLA.

Overseas COLA is an allowance paid to service members stationed in high-cost areas overseas, including Alaska and Hawaii. COLA helps maintain purchasing power to purchase the same goods and services overseas as in the U.S. For current COLA rates, visit perdiem.hqda.pentagon.mil/perdiem/ocform.html.

Overseas Housing Allowance (OHA)

OHA is a monthly allowance paid to service members assigned to an outside the continental United States (OCONUS) permanent duty station, except Hawaii and Alaska.

Uniform Allowances

Enlisted members receive initial uniforms when they first join the Navy, and officers may receive an initial clothing allowance to help them pay for uniforms. In addition, enlisted members receive a replacement allowance each year to help pay for replacement clothing and equipment required in their work.

Move-In Housing Allowance (MIHA)

The Move-In Housing Allowance (MIHA) program was implemented to provide members assigned to overseas locations an allowance which defrays a significant amount of the move-in housing costs. Members who are entitled to MIHA are entitled to MIHA supplemental payments, provided a MIHA Allowance Claim Form (DD Form 2556) is completed and approved by the housing officer. Under certain circumstances, a member entitled to OHA may not be entitled to MIHA. Check with your disbursing office for details on MIHA eligibility.

Leave and Earnings Statement (LES)

Each service member receives an electronic copy of his or her Leave and Earnings Statement (LES) monthly. The LES breaks down each component of a Sailor's pay – basic pay and allowances. It also explains all deductions taken from the pay. For more detailed information regarding your LES, contact your Command Financial Specialist (CFS) or consult "Understanding Your LES," a publication that can be obtained from your local Personnel Support Detachment. Some information included on the LES includes:

- Your name and leave status
- Earnings: How much you earn and type of pay received is listed in left column.
- Deductions: Items subtracted from your pay, including taxes and allotments.
- Take-home pay: Your total earnings minus your total deductions.
- Payments posted since last LES: Exact amounts of previous paychecks and advances.
- Forecast of future pay: How much to expect in your next two paychecks.
- Remarks: This section updates changes in leave and pay status, such as leave taken or pay raises.
- Personnel and pay information: Summaries of pay information.

BENEFITS

There are substantial benefits that go along with military service. In comparison to civilian counterparts, it is unrealistic to only count the member's base pay as the total package. Other benefits are:

Annual Leave

Annual leave refers to vacation time in the military. Every service member earns two-and-a-half days of annual leave every month, totaling 30 days each year. A Sailor's leave is a well-deserved opportunity to recharge their batteries – a Sailor at sea does not work just eight hours. The ship has an around-the-clock schedule, and Sailors are there to keep it running smoothly.

When someone enlists in the Navy, they sign up for 24 hours a day, seven days a week, and 365 days a year. However, Sailors cannot work around the clock all of the time.

The command, however, has to prepare for the Sailor's absence, so it is the service member's responsibility to request leave far enough in advance so that the command can adequately prepare. Since each command is different, the Sailor should go through their chain of command to find out how much notice is required (usually 10 days minimum) before asking for time off. Waiting until a week before Christmas to ask for time off probably will not work.

Service members who have not used all of their annual leave may carry the remaining leave balance over to the next year; however, there is a limit. The maximum amount of days carried over from one year to the next is 60 days. The exception being, if the Sailor has been unable to use leave due to extended operations, 90 days may be authorized.

Emergency Leave

The Navy realizes personal emergencies sometimes occur which require immediate absence. Emergency leave may or may not be granted for grave illnesses, serious injury or a death in the immediate family. Emergency leave is deducted from a member's annual leave, but does not require advance notice.

If a family emergency arises when a service member is deployed, contact the command ombudsman, chaplain or the American Red Cross at www.redcross.org. They will notify the service member's command of the emergency. If the emergency warrants the service member's presence at home, and if he/she does not have enough saved annual leave, the commanding officer may approve advance leave. The member must re-pay this leave as he/she earns it back. Advance leave includes pay and allowances. In unusual circumstances, the service member can obtain additional leave, but the member does not receive pay or allowances during the leave period, just time off. Not all time off is charged as annual leave in the Navy. Travel time between duty stations, house hunting during a PCS move and convalescent leave are examples of command approved time off not charged to annual leave.

Liberty

Liberty refers to the time when a Sailor is not on duty, such as weekends and federal holidays. Special liberty refers to time off during work hours not charged to leave. Sailors can be rewarded special liberty as a result of especially hard work or outstanding job performance. Commanding officers may also grant special liberty to members who need to take care of pressing personal business. Liberty never exceeds four consecutive days and cannot be combined with annual leave.

Life Insurance

Life insurance is available to all active-duty Navy members through the Service Members' Group Life Insurance (SGLI). SGLI payments, deducted monthly from the service member's pay once they enroll, are very reasonable. Full coverage under SGLI, is \$400,000 per member. Additionally spouse and child coverage, Family Servicemembers' Group Life Insurance (FSGLI), is available at a low cost.

Disability pay is available in the unfortunate event of serious illness or injury while on active duty. Disability payments depend on several factors, including the degree of the disability, the member's basic pay and years of service.

If a Sailor dies on active duty, the Navy will provide the family with a death gratuity of \$100,000 and any unpaid pay and allowances (including unused leave). Funeral expenses, government-paid transportation of household goods and family member's relocation is paid by the Navy.

The qualified beneficiary (i.e., spouse, former spouse or minor child(ren)) of active-duty members and certain Reservists who die while on active duty, regardless of length of service, are eligible for Survivor Benefit Plan (SBP) coverage.

In the event of a death of an active-duty member, the spouse is eligible for continued medical care, commissary and exchange privileges, certain preferences in hiring for federal employment, and up to 365 days housing allowance. Educational benefits are offered through the Veterans Administration, and military academies reserve some appointments for children of deceased military members. Widows or widowers may qualify for GI Bill home loan guarantees, if the member's death was service related.

For more information, contact the Veterans Affairs office (www.insurance.va.gov) in your state or the local Veterans Administration office.

Education

Education is very important to the Navy. Members are encouraged to continue their education, and there are many programs available to help. In addition to ongoing training for job skills, there are opportunities to work toward college degrees. Every effort goes into allowing members to continue their education, regardless of deployments or reassignments, with classes held on bases, online and aboard ships. Some programs allow members to attend school full time, while still receiving pay and benefits.

Veterans' benefits, like the Montgomery GI Bill, are available to help those who leave the service to continue their education. The Navy College Office or the Command Career Counselor's Office on base can provide education information.

Navy Legal Service Office (NLSO)

Basic legal services are available at no charge to active-duty members and their families. Your Legal Services Office can assist and advise you in matters such as wills, powers of attorney, tax codes, leases, contracts and creditors. Base legal offices may also provide notary public services. Their mission is to enhance the readiness of active-duty and Reserve members (on active duty for 30 days or more) of the Navy and Marine Corps. They protect and enhance the service members' morale and promote their welfare, by providing quality legal services regarding personal civil legal matters to eligible persons. They may also educate eligible persons regarding their personal legal rights and responsibilities. The Legal Assistance Office provides legal assistance services to active-duty members of the U.S. Navy, Marine Corps, Army, Air Force and Coast Guard. Dependents are also eligible for assistance. Retirees may receive assistance on a space available basis. For more information, visit www.jag.navy.mil/Fieldoffices/NLSO3.htm.

Commissary and Exchange Privileges

After receiving an ID card, the holder can begin to enjoy its advantages. Two of the most frequently used benefits are access to the commissary and Navy Exchange. The commissary is the military version of a grocery store. The same goods found in a local grocery store are available at a reduced cost. The Defense Commissary Agency (DeCA) applies a small surcharge that pays for operating the store. However, there is no sales tax on items purchased at the commissary.

The Navy Exchange is similar to a major department store, operated by the military. Prices are competitive with civilian stores and there is no sales tax. Profits from Navy Exchange purchases go to the Navy's Morale, Welfare and Recreation (MWR) program for Navy members and their families.

Military families can save between 10 and 30 percent using these stores, due to the service's volume buying and federal tax-free status. These stores are strictly for service personnel and family members, so an ID card is required to make a purchase.



Chapter 5

Fleet and Family Readiness Services

Whether your spouse is at sea or on shore duty, the Navy has support services in place. Personal support services can provide you and your family with basic information and referral for local services, assistance, counseling, education and training. Keep useful telephone numbers handy, such as your spouse's work number and local support service numbers, and the number for your command ombudsman.

FAMILY READINESS

Fleet and Family Support Centers (FFSCs) exist as a valuable benefit for Navy members, whether single or married, active or retired, and their families. Programs offered include:

Deployment

The FFSC provides a variety of support to Sailors and families before, during and after periods of deployment, and ensures a Sailor's family will not be alone during underway/deployment periods. See Chapter 3 for more information on deployment and what you can expect.

New Parent Support

New Parent Support Home Visitors provide information and basic parenting and life skills to families who may be located far from traditional family support systems and are expecting a child, have a newborn or children up to 3 years of age. This is especially critical, considering the Navy's youthful population. More information is available in Chapter 7.

Family Advocacy Program (FAP)

FAP is designed to address the prevention, identification, reporting, intervention, treatment and follow-up of child and spouse abuse. Victim advocacy for spouse abuse victims and counselors for children who witness violence, are critical to the military's effort to protect current victims, to provide rehabilitation to our youngest victims, and to interrupt the intergenerational cycle of abuse.

Sexual Assault Victim Assault Program (SAVI)

The SAVI program is essential for effective sexual assault prevention and response, and support to commands, Sailors and family members. Information about local sexual assault victim services and resources for the Navy and civilian community is available at the Fleet and Family Support Centers. You may also contact your command ombudsman for information.

Family Employment Readiness Program (FERP)

The Family Employment Readiness Program (FERP) provides assistance to military spouses in developing, improving or continuing their professional careers while sharing in the military member's mobile lifestyle. The Navy recognizes that moving every few years creates career challenges for military spouses. The program addresses those challenges in workshops and through individualized assistance, in areas such as: launching a job search, career planning, resume writing, interview techniques, federal employment information, conducting self-assessments, goal setting and much more. The program is not an employment outplacement service. FERP works to assist family members in planning a career path that is compatible with the mobile military lifestyle.

Life Skills Education

Most of us don't learn everything we need to learn in school. Some skills are learned through trial and error, and sometimes, that's the hard way. Certain skills have been identified that help make living the Navy lifestyle easier. Classes and reading material to help you learn or improve "life skills," such as stress management, anger management and parenting education, are offered.

The Ombudsman

The Command Ombudsman is a volunteer who is the spouse of an active-duty or selected Reserve command member. Selected by the commanding officer, the ombudsman supports the command mission by providing communications, outreach, resource referral, information and advocacy to and for command families. As a liaison between the command and the command families, the ombudsman keeps the commanding officer/commander informed regarding the general morale, health and welfare of the command's families.

If you are interested in becoming a command ombudsman, please contact your commanding officer. You may also receive information about the Ombudsman Program from your FFSC Ombudsman Coordinator.

Relocation Assistance Program

FFSCs have programs and services to help your relocation go smoothly through personal counseling, or self-help areas, where members and their families can browse through the Relocation Assistance Resource Library, learn more about the military moving process, and access tools online to learn more about a possible duty station. Plan My Move/Military Installation is an automated relocation assistance tool for military families. See more information about this program in Chapter 9, Changing Duty Stations.

SMART WebMove

SMART WebMove is a Naval Supply Systems Command (NAVSUP) initiative designed to help deployed Sailors, or those in remote locations, arrange their Permanent Change of Station (PCS) moves. This 24-hour service is available for anyone, military or DoD civilian, who is eligible for a government-financed PCS move. The user-friendly program was developed to help active-duty personnel and their families plan and arrange household goods moves online, anytime.

Visit www.smartwebmove.navsup.navy.mil to obtain information concerning your responsibilities and the carrier's responsibilities, and other critical information concerning storage, documentation, etc. Once you have your orders in hand, you can go to SMART WebMove and fill out the application. You need to send an electronic version of your orders along with your application, so have that ready when you log in.

Transition Assistance Management Program (TAMP)

TAMP provides comprehensive transition assistance services to separating and retiring service members. Benefits, such as three to four-day classes, personal counselors and job search training, are provided to help service members and families prepare to transition from military to civilian life.



Clinical Counseling Programs

The Navy understands that both the Sailor and their family members are important to mission readiness. The FFSC provides clinical counseling to help individuals work through problems, such as parenting, stress, grief and loss, marital and personal issues. In times of crisis, such as natural disaster or shipboard accidents, the FFSC coordinates with other resources to respond to the needs of the community. Find the FFSC closest to you at www.ffsp.navy.mil.

Volunteer Services Program

If you want to get to know your community better, volunteering allows you to network, develop or discover new talents, and help others who need you. Your FFSC coordinates many volunteer programs.

Exceptional Family Member Program

The Exceptional Family Member Program (EFMP) is a program for families with physically, mentally or emotionally-impaired members who require special medical or educational services. Enrollment in the program is mandatory and ensures that members may be assigned to duty locations where individual special requirements can be met. For more information on the EFMP, contact the Navy Personnel Command (PERS-672) at 1-866-U-ASK-NPC (1-866-827-5672), or visit www.npc.navy.mil and click on the *Command Support* link, and then the link for the *Exceptional Family Member*. Or, call your local FFSC.

Find the FFSC closest to you at www.ffsp.navy.mil.

Additionally, your base directory lists the FFSCs telephone number, or call 1-800-FSC-LINE (372-5463) for the telephone number of the nearest Navy Fleet and Family Support Center and other resources.

ADDITIONAL FAMILY SUPPORT SERVICES

Navy Child and Youth Programs (CYP)

Provides quality, accessible, affordable full-time and part-time childcare, youth recreation and teen programs, for children ages four weeks to 18 years. See Chapter 7 for more details on the child and youth programs.

Morale, Welfare and Recreation

Navy Morale, Welfare and Recreation (MWR) includes more than 50 different programs and services that support mission readiness, personnel retention and overall quality of life.

Core programs include Fitness (gyms, sports, athletics, and fitness swimming), Afloat Recreation, Single Sailor, Navy Motion Picture Service and the Information, Tickets and Travel (ITT) program.

Fitness: Base-level fitness and sports activities are designed to encourage military personnel and families to take an active role in total individual fitness, regardless of age or ability.

Afloat Recreation: Supports the quality of life of Sailors serving at sea. Sports, recreational programs, physical fitness equipment, Library Multimedia Resource Centers (LMRCs), social activities (parties/picnics), tours ashore, shipboard ticket subsidies/rebates, and gear-locker checkout are just a few of the morale-enhancing opportunities Navy MWR provides to the fleet.

Single Sailor (Liberty): Promotes existing MWR activities, offers skills development and sponsors special events, such as block parties, outdoor adventure and social programs geared toward the active-duty, 18-24 age group.

Navy Motion Picture Service (NMPS): Provides entertainment movies to the Navy, Marine Corps, Coast Guard, Military Sealift Command and several other government agencies. NMPS distributes movies to more than 750 locations afloat and ashore worldwide. NMPS also provides film service to base movie theaters.

Information, Tickets and Travel (ITT): Offers local recreation information and provides access to a wide variety of national and regional attractions, entertainment tickets and local tour services at reduced/discounted rates.

For a complete listing of programs, locations and information, visit www.mwr.navy.mil.

Casualty Assistance Calls Officer (CACO)

As the official representative of the Secretary of the Navy, the CACO provides information, resources and assistance to the primary and secondary Next-of-Kin (NOK), in the event of a casualty. Their full-time responsibility and mission is to assist families during a difficult time and ensure they receive the benefits and entitlements due to them.

If you have additional questions about the Navy Casualty services, contact Navy Casualty toll-free at 1-800-368-3202. CACO forms are also available online at www.npc.navy.mil/CommandSupport/CasualtyAssistance.

Military OneSource

Military OneSource is a “one stop” place to go whenever service members or family members need assistance of any kind. This service, available 24 hours a day and year ‘round, augments family services on installations around the world. In the United States, call 1-800-342-9647. Overseas, call toll-free 1-800-3429-6477. Or, visit www.militaryonesource.com.

Navy Chaplain

Chaplains serve all service members and their families, not just individuals or groups belonging to specific religious denominations. Navy chaplains are as diverse as the Navy itself. They are men and women who represent a variety of ethnic and racial backgrounds. Chaplains are authorized representatives of a broad range of religious faith groups. They conduct divine worship services and officiate at special ceremonies, such as baptisms, bar mitzvahs, weddings and funerals. They also offer programs that enable personal spiritual growth and development, and promote camaraderie and a sense of community. As educators, chaplains offer religious instruction to the young, to newcomers to a religious faith and to those who are religiously committed to mature in their faith. They can help you establish contact with almost any religious institution or clergy.

Pastoral counseling is provided to all who ask for assistance. Chaplains are qualified to help Navy spouses find solutions to personal, family, marital and spiritual dilemmas. In addition to assignments with Navy, Marine Corps and Coast Guard operational units, chaplains work at installation chapels. They work in partnership with Fleet and Family Support Centers, and are active in almost all family support programs. For more information, contact Chief of Chaplains, Department of the Navy, Office of the Chief of Chaplains (N097), 2 Navy Annex, Washington, D.C. 20370-0400, or visit www.chaplain.navy.mil.

Navy Safe Harbor

Navy Safe Harbor is the focal point for the non-medical case management of seriously wounded, ill or injured Sailors and their families. Eligibility is not limited to only combat-related wounds or injuries, but is extended to those Sailors seriously injured in shipboard or liberty accidents (e.g., motor vehicle accidents), or incur a serious illness, whether physical or psychological. Providing a lifetime of care, Navy Safe Harbor brings resources together to assist and support Sailors through recovery, rehabilitation and reintegration.

Navy Safe Harbor non-medical case managers are located at major Navy treatment facilities throughout the United States, Veterans Affairs Polytrauma Centers and Brooke Army Medical Center. Case management support is individually tailored to meet the unique needs of each Sailor and family, encompassing pay/personnel issues, invitational travel orders, lodging and housing adaptation, child and youth programs, transportation needs, legal and guardianship issues, education and training benefits, commissary and exchange access, respite care, Traumatic Brain Injury/Post Traumatic Stress support services, and much more.

Navy Safe Harbor's goal is to return Sailors to duty and, when not possible, work collaboratively with federal agencies including the VA, state and local organizations to ensure successful reintegration of Sailors back into their communities.

For more information, visit www.npc.navy.mil/CommandSupport/SafeHarbor, or contact Navy Safe Harbor at safeharbor@navy.mil, or toll-free at 1-877-746-8563.



Chapter 6

Personal Finance

Wouldn't it be great if you won the lottery, or if a rich relative left you a fortune? You wouldn't have any money problems, right? This is what most of us believe, but the truth is, you would have the same problems you have now, only they would be more complex.

It is important for all Navy members, single and married, to develop a basic understanding of personal finances to help build a secure future. How we handle our finances and the decisions we make about money will significantly impact our quality of life. We all want to be financially secure and enjoy the good things that life has to offer, yet most of us have little formal training in financial management to help us attain our goals successfully.

Money Myths vs. Money Reality

Myth: Money is the root of all evil

Reality: Money is a tool that helps get you from one point to another. Wise use of money can provide financial independence and a secure financial future. Unwise use of money can create financial hardship.

Myth: Pay all bills first, and then put what's left into savings.

Reality: Financial experts recommend that you pay yourself first. Make sure you put some amount, no matter how small, into savings before spending on anything else. The average person will try to save from the amount he has "left over" at the end of the month. This will never work, because we never have anything left over, do we? To set aside money for savings you must "pay yourself first." That is, we must look at this savings contribution as a "have to" bill, instead of a "want to" bill. If necessary, something else must be cut so we can have money to save.

Myth: Investments usually cost thousands of dollars.

Reality: You can purchase a \$50 U.S. Savings Bond for only \$25 as your first investment. As you become more familiar with the financial world, you will find some investments carry minimums in the thousands (CDs), but many require only a few hundred dollars.

Myth: I won't have to worry; I'll have my military retirement.

Reality: Frequently, military retirement pay is not enough to provide financial security during retirement. Thus, "making it to 20 or even 30" years should not be your only goal. Develop savings plans to supplement your income. Visit your TSP Web site at www.tsp.gov.

Myth: My folks made a bundle on the house we lived in. I'm going to do the same.

Reality: Home ownership has been a good way to accumulate “instant” wealth in the past. However, the real estate market changes, just as other types of investments change throughout the economy. The bright side is that home ownership should be easier for more young Americans.

Myth: My brother, who sells insurance, has advised me to buy large amounts of whole life insurance while we're young, so it will pay off at retirement.

Reality: Life insurance is designed to protect an individual's family members from loss of financial support through premature death. It is for protection, not investment.

Myth: A shipmate told us about an investment in his hometown. We stand to make a lot of money.

Reality: Invest in known securities. If all you can spare for investment is \$25, invest in a \$50 savings bond. But don't invest in things you personally don't know about or can't afford.

Financial Planning

We all want enough money for everything we desire, but the reality is most of us must watch our pennies. By establishing a sound financial plan and committing yourself to following it, you can achieve your goals.

The biggest step is to get started. Take the time to develop a financial plan that will provide security for your family, in case you are faced with an emergency. You can have a secure financial future by budgeting your money, not overspending and investing wisely in opportunities that will make your money grow.

The more money you save now, the more you will have in the future. Stretch your hard-earned dollars and get the most for your money, by involving the entire family and showing them how much money is coming into the household and how it is being spent. They can help save for large item purchases, such as a television or a vacation.

Money and Happiness

Many people argue about money because they disagree on how to spend it. You may be an excellent money manager but still argue about money because everyone places different levels of importance on money based on personal experiences and values. However, money management does not have to be stressful. You and your spouse can agree on a spending plan if you communicate your feelings while developing a budget.

Creating a Budget

A budget is a tool to help you live within your means and to reach your financial goals. If you have not used a budget before, your Command Financial Specialist (CFS) has resources to help in preparing your personal or family budget, including a financial planning worksheet and additional forms to make record keeping easier. You may also want to enroll in a money management class offered by your local Fleet and Family Support Center or the Navy-Marine Corps Relief Society. Community colleges, cooperative extension offices and adult education programs also offer programs and classes to help you learn how to effectively manage your personal finances. Military OneSource offers online self-help and information at www.militaryonesource.com.

Personal Financial Management Program

Navy policy states that service members are responsible for paying their debts in a timely manner. Incurring debts beyond the ability to pay is evidence of irresponsibility and may jeopardize the member's security clearance status, duty assignment and qualification for reenlistment or extension of enlistment. In more serious cases, indebtedness may become grounds for disciplinary action or other than honorable discharge.

The Navy's Personal Financial Management (PFM) education, training and counseling program provides high-quality PFM training, information and counseling to all Navy members and their families. A trained CFS can provide you with a wealth of personal financial management and consumer information.

Credit

In today's economy, borrowing on credit can be a necessity. However, careless use of credit can make each purchase cost more over the long run, once interest charges are added. If possible, pay in cash to avoid high finance charges. Using credit unwisely is a dangerous trap. Be cautious.

A special Web site is available at www.annualcreditreport.com, where consumers can request, view and print their free credit report. This is the only authorized Web site to request your free report. The report is also available by calling toll-free at 877-322-8228, or by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Warning Signs of Too Much Credit

Consumer credit is a powerful financial tool, if you use it properly. However, you cannot use credit to live beyond your means. Financial experts estimate that for every person who files for bankruptcy, 20 others are on the brink. Your CFS, the financial counselor at your local FFSC or a Military OneSource consultant can provide information on the use and abuse of credit. They can also assist you in understanding your credit report and credit rating. Contact them for details.

Leave and Earnings Statement (LES)

Each service member receives an electronic copy of his or her Leave and Earnings Statement (LES) monthly. The LES breaks down each component of a Sailor's pay – basic pay and allowances. It also explains all deductions taken from the pay. For more detailed information regarding your LES, contact your CFS or consult "Understanding Your LES," a publication that can be obtained from your local Personnel Support Detachment. Some information included on the LES includes:

- Your name and leave status
- Earnings: How much you earn and type of pay received is listed in left column.
- Deductions: Items subtracted from your pay, including taxes and allotments.
- Take-home pay: Your total earnings minus your total deductions.
- Payments posted since last LES: Exact amounts of previous paychecks and advances.
- Forecast of future pay: How much to expect in your next two paychecks.
- Remarks: This section updates changes in leave and pay status, such as leave taken or pay raises.
- Personnel and pay information: Summaries of pay information.

For more information referencing PFM policies or consumer financial literacy, visit www.ffsp.navy.mil, stop by your local CFS office or visit your nearest Fleet and Family Support Center.

SAVING RESOURCES AND PITFALLS

Thrift Savings Plan (TSP)

Established in 1986, the Thrift Savings Plan (TSP) is a federal government-sponsored retirement savings and investment plan to help provide retirement income. The TSP offers the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans. The TSP can provide you with a supplemental source of retirement income, in addition to your military service retired pay. Your contributions and earnings are yours to keep, even if you separate from the military before retirement. For more details, visit www.tsp.gov.

Military Saves

Military Saves is a social marketing campaign to persuade, motivate and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings. The campaign is a growing network of organizations and individuals committed to helping and supporting military members and their loved ones build their personal savings to provide for immediate and long-term financial needs. For more information, visit your local FFSC or www.ffsp.navy.mil.

Predatory Lending

Effective Oct. 1, 2007, a new federal regulation prohibits creditors from making payday loans, vehicle title loans and tax refund anticipation loans with annual percentage rates more than 36 percent to active-duty service members and their dependents. The final rule regulates the terms of payday loans, vehicle title loans and tax refund anticipation loans when extended to active-duty service members and their dependents, known as “covered borrowers.” These three types of loans have high interest rates, coupled with short payback terms.

Payday Lending

Payday lending (also called a “cash advance”) is the practice of using a post-dated check or electronic checking account information as collateral for a short-term loan. To qualify, borrowers need only to provide personal identification, a checking account and income from a job or government benefits, such as Social Security or disability payments. Research shows that the payday lending business model is designed to keep borrowers in debt – not to provide one-time assistance during a time of financial need. For more information and to keep from falling prey to the “debt traps” associated with payday lending, visit your local FFSC, www.ffsp.navy.mil or www.responsiblelending.org/payday/signs.cfm. For information about consumer advocates, visit www.paydayloaninfo.org/chelp.cfm.

Identity Theft

Identity theft is a crime in which an imposter obtains key pieces of your personal information, such as your Social Security number or driver’s license number, and uses it for their personal gain. For tools and resources to protect you from identity theft or help you if your identity has been stolen, visit www.idtheftcenter.org, or visit your local FFSC or www.ffsp.navy.mil.

If you think someone else is using your Social Security number, report the problem to the Social Security Administration at 1-800-772-1213. You can also check your earnings record by calling the above number or by making a request online at www.ssa.gov/statement.

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Chapter 7

Caring for Your Family

Having a baby is an important decision that will change the course of your life. The Fleet and Family Support Center (FFSC) and your medical treatment facility have a number of educational and support programs to help expectant and new parents.

The Navy also provides support to families who desire to adopt, knowing that the process of adopting a child is complex and can be emotionally and financially stressful. The Navy provides a reimbursement program which includes tax benefits and extra military leave. Through the FFSC, families can obtain step-by-step advice on the adoption process, including tips for financing adoption and ways to lower travel costs.

Prenatal Care

Prenatal care for active-duty members and spouses is provided under TRICARE, DoD's health care plan. For detailed information on medical and dental benefits, visit your local TRICARE representative, www.tricare.osd.mil or www.tricare.osd.mil/dental/TDP_Eligibility.cfm.

New Parent Support Home Visitation Program (NPSHVP)

New Parent Support Home Visitors provide information and basic parenting and life skills to families who may be located far from traditional family support systems and are expecting a child, have a newborn or children up to 3 years of age. This is especially critical, considering the Navy's youthful population.

Home Visitors are professionals trained in the "Nurturing Parenting Program," a research-based program designed to build nurturing parenting skills. This program offers the opportunity to learn new parenting skills and to improve existing parenting skills, in the privacy of your own home. It is a voluntary program offered free of charge to eligible families. Navy families and other military families are assessed to determine if they need assistance in preparing for or managing the demands of a new baby.

The NPSHVP goals are:

- To identify and develop personal strengths and coping skills of expectant and new parents
- To increase parents' awareness of positive parenting behaviors and the demands of military life
- To enhance the lives of newborns and all children
- To reduce the incidence of child abuse and neglect through home-based supportive and educational interventions.

New moms and dads can also be referred to other community expectant parent and new baby programs at the FFSC. The Navy-Marine Corps Relief Society also sponsors a visiting nurse program and, in some locations, can provide new families with free layettes that include clothing, bedding and accessories. In the program, new moms and dads can be referred to community new baby programs and are eligible to participate in a voluntary home visitation program, free of charge.

Navy Child and Youth Programs (CYP)

Navy Child and Youth Programs provide developmental childcare and youth recreation programs and services for eligible children and youth ages 4 weeks to 18 years of age. Programs and services are specifically designed and operated to meet the unique needs of the military mission, service members and their families.

Navy Child and Youth Programs are among the highest quality in the nation. Our programs are certified by DoD and are nationally accredited by the National Association for the Education of Young Children and the National AfterSchool Association. Our programs are also affiliated with the Boys and Girls Clubs of America and 4H.

Affordable childcare and recreation programs are provided to service members and their families through Navy-operated Child Development Centers, Child Development Homes, Youth Centers and commercial partnerships throughout the continental United States. Childcare rates, established annually by DoD, are based on household income. Youth recreation programs are offered free or at minimal cost.

Navy Child and Youth Programs include:

- Childcare (full time, part time, drop-in care, extended hours)
- Before and After School Care
- Summer/Holiday Camps
- Youth Sports
- Teen Programs
- School Transition Assistance
- Information and Referral Services to community resources and future duty stations

Navy CYP are available to all active-duty military, activated Reservists and Guardsmen, DoD civilian personnel and DoD contractors. Youth and teen recreational programs are also available to children of military retirees.

Child Development Home (CDH) Program

The CDH Program is a quality alternative to Navy Child Development Centers and is often preferred by families because of the small group sizes, the home-like atmosphere and the flexible hours of operation that centers often cannot accommodate. Anyone living in military housing who wishes to provide childcare on a regular basis for more than 10 hours a week can become a Navy-certified CDH provider. Anyone off base must be state licensed, but can provide Navy childcare by becoming Navy CDH certified. CDH provides a warm family setting where children can participate in learning activities, as well as home-life experiences. The children are able to build a trusting relationship with a provider, who will foster their curiosity and creativity, provide guidance and give them the hugs they need. This trust is especially important for infants and toddlers when they are away from their working parents. Preschool-aged children participate in developmentally-appropriate learning experiences that enhance the social, emotional and intellectual skills necessary to succeed in elementary school.

The Navy monitors the CDH to ensure:

- A safe, healthy environment for children in a home childcare setting.
- Encourage and assist CDH providers to operate a quality, nurturing program for children.
- Allow parents to perform their military duties without undue concern about the health and welfare of their children.

Request for Care

A function of the CYP Web site is the online Request for Care (RFC). This RFC function allows families to apply for childcare online and is available 24/7 for all locations Navywide. Requests for childcare go directly to the local program where childcare is needed. To submit an RFC, visit www.mwr.navy.mil, click on *Child and Youth* and *I Need Child Care*.

Department of Defense Education Activity (DoDEA)

“Our Promise...providing quality educational programs and services to children of our nation’s Armed Forces and DoD civilian employees.” To learn more about the standards, beliefs, visions and goals of the DoDEA, visit www.dodea.edu.

Updating Service Records

It is essential that service members update their Navy records when they gain or lose a member of their family. Encourage your spouse to update DEERS enrollment forms and other important papers, such as the “Page 2” and SGLI election form, immediately upon marriage, divorce, birth of a child or death of a family member.

To update your DEERS records, contact Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. To update your address only in DEERS, visit www.dmdc.osd.mil.

Dependency Application/Record of Emergency Data (“Page 2”) includes:

- Current addresses for family members and shows they are entitled to ID cards and various benefits
- A designated beneficiary for entitlements (unpaid pay and allowances, death gratuity, allotment if the service member is declared missing)

Servicemen’s Group Life Insurance (SGLI) Election form:

- Lists who will receive life insurance benefits in case of the member’s death
- Needs to be completed (and updated when appropriate) in addition to the “Page 2,” because SGLI is a veteran’s benefit, not a Navy benefit, and a beneficiary must be named on the VA form.

Family SGLI

Family Servicemembers’ Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000.

In order to be eligible for FSGLI, spouses and children must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Once registered in DEERS, spouses and children are automatically covered, unless the service member declines coverage by filing a SGLV-8286A (Family Coverage Election) form with their personnel office.

Military members married to other military members are required to register their spouses in DEERS, as well. This allows for calculation of FSGLI premiums, as DEERS is the only official source of the spouse’s personal information, such as date of birth.



Chapter 8

Health and Medical Care

TRICARE is the military health care program serving active-duty service members, their families, retirees, survivors and certain former spouses worldwide. As a major component of the Military Health System,

TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies and suppliers to provide timely access to high-quality health care services while maintaining the capability to support military operations.

The program is available worldwide and managed regionally in four TRICARE regions: TRICARE North, South, West, Overseas, jointly by the TRICARE Management Activity and TRICARE Regional Offices. Visit www.tricare.osd.mil to find your region.

Who is Eligible for TRICARE?

TRICARE Prime is available to the following beneficiaries, as long as they are not entitled to Medicare Part A and Part B due to age (65):

- Active-duty service members and their spouses
- Unmarried dependent children up to age 21 (or age 23 if a full-time college student)
- Certain unmarried children over 21, if severely disabled
- Retired service members and their spouses (until age 65) and their unmarried children up to age 21 (or age 23 if a full-time college student)
- Eligible former spouses of service members who qualified for retirement benefits while married to the former spouse
- Survivors (un-remarried spouses and unmarried children up to age 21 of active-duty or retired service members who have died)
- National Guard and Reserve members and their families when the National Guard or Reserve member is activated for more than 30 consecutive days
- Retired National Guard and Reserve members and their families
- Persons under 65 who are also eligible for Medicare because of disability
- Medal of Honor recipients and their families

Eligibility for any kind of TRICARE coverage is determined by the uniformed services. TRICARE manages the military health care program, but the services decide who is or is not eligible to receive TRICARE coverage.

For detailed information about the best TRICARE option for your family, eligibility requirements, enrollment guidelines and cost, visit www.tricare.osd.mil.

What does TRICARE offer?

TRICARE offers its beneficiaries different options for health care coverage that best suits the needs of the individual. While active-duty Sailors and Marines are required to be enrolled in TRICARE Prime, family members may choose a different option, depending on circumstances such as where they live, health status and preference of health care providers. TRICARE programs for health care coverage are TRICARE Prime, TRICARE Standard, TRICARE Extra, TRICARE For Life and TRICARE Reserve Select.

TRICARE Prime

TRICARE Prime is a managed-care option, similar to a civilian Health Maintenance Organization or HMO, and provides the most comprehensive health care benefit at the lowest cost of the TRICARE options.

Prime enrollees receive most of their health care at a Military Treatment Facility and a Primary Care Manager (PCM) coordinates their care. TRICARE Prime is available at all Military Treatment Facilities and established TRICARE Prime networks.

Prime enrollees must follow well-defined rules and procedures, such as seeking care first from a Military Treatment Facility. For specialty care, the beneficiary must receive a referral from his/her PCM and authorization from the regional contractor. Failure to do so could result in costly Point of Service (POS) option charges. Emergency care is not subject to POS charges.

TRICARE Prime Remote is the program for service members and their families who are on remote assignment, typically 50 miles from a Military Treatment Facility. In some cases where geographic boundaries create undue hardship for travel, beneficiaries may request a waiver to become eligible for TRICARE Prime Remote, even if they live less than 50 miles from a Military Treatment Facility.

The **TRICARE Overseas** program delivers the Prime benefit to active-duty service members and their families in three overseas assignment areas: Europe, the Pacific and Latin America/Canada.

The **TRICARE Global Remote** program delivers the Prime benefit to active-duty service members and families stationed in designated “remote” locations overseas.

Why select TRICARE Prime?

This option is best for family members who want guaranteed access to the most health care benefits and who live close to a Military Treatment Facility or civilian TRICARE Prime network provider. Military Treatment Facilities offer first priority to those enrolled in Prime and whose designated PCM is located at that facility.

How much does it cost?

There is no cost for active-duty family members, if they follow the guidelines provided in the TRICARE Beneficiary’s Handbook for TRICARE Prime. To download an online version of the Prime Beneficiary’s Handbook, visit www.tricare.osd.mil.

Please note that when family members are enrolled in TRICARE Prime, they must seek authorization prior to receiving care outside of their Prime provider. Ignoring this rule can be expensive, sometimes more so than

TRICARE Prime

- Guaranteed access to timely medical care
- Priority care at military hospitals and clinics
- Primary Care Manager provides and guides health care
- Focuses on preventive care
- Lowest cost for treatment among three options
- Requires enrollment for one year
- Not available everywhere

enrollment in TRICARE Standard. There is a \$300 deductible and 50 percent cost share for obtaining non-authorized care under Prime. **Beneficiaries cannot participate in TRICARE Standard or Extra once enrolled in TRICARE Prime.**

How to enroll in TRICARE Prime

Enrollment in TRICARE Prime is automatic for all service members. However, the service member must fill out an application to assign him or herself to a specific Primary Care Manager (PCM). For most service members, their PCM is the health care provider at their nearest military clinic. Family members must fill out an application to enroll in TRICARE Prime. Failure to complete the proper enrollment form, or failure to transfer enrollment upon Permanent Change of Station, could result in unpaid medical claims.

Information about enrollment and enrollment forms are available at TRICARE Service Centers, local Military Treatment Facilities or at www.tricare.osd.mil.

TRICARE Standard

TRICARE Standard, a fee-for-service plan, is the basic TRICARE health care program, offering comprehensive health care coverage for beneficiaries not enrolled in TRICARE Prime. With TRICARE Standard, family members may choose any certified physician or health care facility determined by the regional contractor as a certified provider. A TRICARE certified provider is a facility, doctor or other healthcare professional that meets the licensing and certification requirements of TRICARE regulations and practices for that area of healthcare.

The government will reimburse a percentage of the medical costs. TRICARE Standard provides the most flexibility, but may be the most expensive option. Fees for services not covered by TRICARE are the responsibility of the patient.

TRICARE Standard

- Greatest flexibility in choosing health care providers
- Most convenient when traveling or away from home
- Potentially most expensive option
- No enrollment
- Can seek space-available care in military hospitals, but at lower priority than TRICARE Prime enrollees
- Available everywhere

Why select TRICARE Standard?

This option offers the greatest flexibility in choice of health care professionals. Individuals and families who wish to maintain their relationships with civilian physicians who have not joined the TRICARE civilian network most often choose this option. Family members who travel frequently, who live far away from a Military Treatment Facility, are away at school, or have health care insurance through their place of work or other source may want to consider TRICARE Standard as an option.

How much does it cost?

With TRICARE Standard, the government shares the cost of health care with the beneficiary. Beneficiaries are required to pay an annual deductible. This amount, paid each year on outpatient medical bills, is required before TRICARE starts sharing the cost.

Once the deductible is met, the government will pay 80 percent of the TRICARE maximum allowable charge, for all TRICARE covered services.

With Standard coverage, it is important to note that, if the beneficiary's health care provider charges more than the maximum allowable charge, they are responsible for not only the 20 percent co-pay, but also up to 15 percent over the maximum allowable charge. The beneficiary is responsible for 100 percent of non-covered services.

How to enroll in TRICARE Standard

TRICARE Standard does not require enrollment and is available everywhere. For more information, visit your local TRICARE Service Center, local Military Treatment Facility or www.tricare.osd.mil.

TRICARE Extra

TRICARE Extra is an option for TRICARE Standard beneficiaries who want to save on out-of-pocket expenses by making an appointment with a TRICARE Prime network provider.

TRICARE Extra goes into effect whenever a Standard beneficiary chooses to make an appointment with a TRICARE network provider. Unlike Standard, a TRICARE Extra option-user can expect that the network provider will file all claims forms for him or her.

TRICARE Extra

- Can choose any doctor in the TRICARE Extra network
- Can use health care providers not in the Extra network, but at Standard rates
- Less expensive than TRICARE Standard
- Still may be expensive
- No enrollment fee

Who is eligible?

Any TRICARE-eligible beneficiary, who is not on active duty, not otherwise enrolled in Prime, and not eligible for TRICARE for Life can use TRICARE Extra.

Why select TRICARE Extra?

The appointment with the in-network provider will cost 5 percent less than it would with a doctor who is a TRICARE authorized or participating provider.

An additional benefit of Extra is that the beneficiary can use a combination of health care professionals, some of whom are part of the Extra network and some of whom are not. Since there is no enrollment, you can switch back and forth between the two.

How much does it cost?

As with TRICARE Standard, the government shares the costs of health care. If family members use this network of preferred physicians and specialists, the government will pay 85 percent of outpatient visits, 5 percent more than with TRICARE Standard. Extra providers have also agreed to charge government approved rates, so there are no additional charges.

As with Standard, beneficiaries must pay a deductible and may still seek care at a Military Treatment Facility on a space-available basis.

How to enroll in TRICARE Extra

Under TRICARE Extra, there is no enrollment. There is also no Extra identification card, so the family member's valid uniformed services ID card serves as proof of eligibility to receive health care coverage from any TRICARE Extra provider. For more information, visit your local TRICARE Service Center, local Military Treatment Facility or www.tricare.osd.mil.

TRICARE for Life

TRICARE for Life is Medicare wrap-around coverage available to Medicare-entitled (65 and over) uniformed service retirees, including retired Guardsmen and Reservists, Medicare-entitled family members and widows/widowers (dependent parents and parents-in-law are excluded), Medicare-entitled Medal of Honor recipients and their family members, and certain Medicare-entitled un-remarried former spouses.

To take advantage of TRICARE for Life, eligible family members' personal information and Medicare Part B status must be up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS). You may update your

information by calling 1-800-538-9552 or visiting your nearest ID card issuing facility. Visit www.dmdc.osd.mil/rsl to locate the nearest ID card facility.

TRICARE Reserve Select

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

Reserve Select is available worldwide to most Selected Reserve members and their family members when they are not on active duty or covered under the Transitional Assistance Management Program.

Reserve members must qualify for and purchase TRS to participate. Beneficiaries are required to pay monthly premiums. Failure to pay monthly premiums on time may result in disenrollment and possible enrollment lockout.

Beneficiaries have the freedom to manage their own health care with no assigned Primary Care Manager. Members can visit any TRICARE-authorized provider or qualified host nation provider, if located overseas. As with TRICARE Extra, beneficiaries will pay fewer out-of-pocket costs when choosing a provider in the TRICARE network. However, network providers are not available overseas.

With Reserve Select, no referrals are required, but some care may require prior authorization. Beneficiaries may have to pay for services when received and then seek reimbursement. Similar to TRICARE Standard, members may have to submit health care claims.

Beneficiaries may also receive care in a Military Treatment Facility on a space-available basis. TRICARE Reserve Select also offers TRICARE's prescription drug coverage.

For information on enrollment or enrollment forms, visit www.tricare.osd.mil.

Other services offered through TRICARE are Healthy Choices for Life and the Extended Care Health Option (ECHO).

Healthy Choices for Life is a one-stop, easy-to-use Web site for information about health, wellness, fitness and disease prevention. To see what Healthy Choices for Life can do for you, visit www.tricare.osd.mil/healthychoices.

The Extended Care Health Option (ECHO) replaced the Program for Persons with Disabilities. ECHO provides financial assistance to eligible beneficiaries who qualify, based on specific mental or physical disabilities, and offers an integrated set of services and supplies not available through the basic TRICARE program. TRICARE ECHO does not replace basic TRICARE programs. It supplements the benefits of the TRICARE program option that eligible beneficiaries use. For more information on ECHO, visit www.tricare.osd.mil/echo.

TRICARE Pharmacy Benefit

TRICARE provides an excellent pharmacy benefit to all eligible uniformed service members, including TRICARE for Life beneficiaries entitled to Medicare Parts A and B based on their age, disability and/or end-stage renal disease.

Eligible beneficiaries may fill prescription medications at Military Treatment Facility pharmacies, through the TRICARE Mail Order Pharmacy, at TRICARE retail network pharmacies and at non-network pharmacies. Prescription medications are free of charge at Military Treatment Facilities, if the prescribed medication is available. Other options require co-payments and these vary depending on the option chosen.

TRICARE's mandatory generic drug policy requires that prescriptions be filled with a generic product, if one is available. In the United States, all generic drugs must undergo Food and Drug Administration testing and approval, and are considered safe alternatives to brand-name drugs.

For more information on the TRICARE Pharmacy Benefits, visit a local TRICARE Service Center or www.express-scripts.com/TRICARE.

TRICARE Catastrophic Cap Benefit

The TRICARE catastrophic cap limits the amount of out-of-pocket expenses a family will have to pay for TRICARE-covered medical services. The catastrophic cap is \$1,000 total for active-duty families and \$3,000 per family for all other beneficiaries. After the family meets the catastrophic cap, TRICARE will pay the beneficiaries' portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal/enrollment year.

For more information about the TRICARE catastrophic cap, visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory is available online at www.tricare.osd.mil/BCACDirectory.htm.

TRICARE Dental Program/Retiree Dental Program

TRICARE also offers two dental programs for eligible beneficiaries: TRICARE Dental Program and TRICARE Retiree Dental Program. The TRICARE Dental Program is a voluntary, premium-based dental insurance plan administered by United Concordia Companies, Inc. The TRICARE Dental Program is available to:

- Active-duty family members
- Members of the National Guard and Reserve
- Family members of National Guard and Reserve members

To be eligible for TRICARE Dental, the sponsor must have at least 12 months remaining on his/her service obligation with the parent service at the time of enrollment. When the Defense Enrollment Eligibility Reporting System (DEERS) indicates less than 12 months remaining, United Concordia will validate the intent of the active-duty, Reserve members to continue their service commitment.

Contact United Concordia at 1-800-866-8499, or visit www.ucci.com, for a complete list of available benefits and explanation of services offered.

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Chapter 9

Changing Duty Stations

Naval service requires frequent moves, often from one end of the country or part of the world to another. Relocation programs are available to help with these moves and provide information on each duty station. The family support center, base housing office, personal property office, and finance office all play key roles in the relocation process.

Relocation Assistance

Fleet and Family Support Centers (FFSCs) have programs and services to help your relocation go smoothly. Information they are able to provide includes:

- Destination area information
- Settling-in services
- Intercultural relations information
- Orientation programs
- Welcome aboard kits
- Workshops and handouts on packing and shipping household goods
- Workshops on good financial planning during a move, stress management, traveling overseas and learning about new cultures.
- Lending lockers containing small essential household goods for temporary use when in-processing or out-processing.

Relocation Assistance Specialists review the needs of the relocating family to help identify specific requirements. They will provide the family with useful and timely information, and will not overload them with unnecessary information. DoD online tools are available to help you plan your move, as described below.

Plan My Move/Military Installation (PMM/MI)

Plan My Move/Military Installations (PMM/MI) are automated relocation assistance tools which provide high-quality information and resources to help you more effectively manage your move from one location to another. These tools contain referral information to help transferring service members and their families develop an accurate view and realistic expectations about their new assignment. The Web site also contains a customized calendar that allows users to tailor the basic and enhanced three-month calendars to meet their specific needs. It also allows you to set up and store e-mail notifications for tasks on the calendar. Plan My Move/ Military Installations is available at militaryhomefront.dod.mil. Contact your FFSC or Military OneSource for more information on relocation assistance.

CNIC Navy Housing's Web Site

A collection of Navy Housing resources, including DoD lodging, house waiting list, moving housing one-stop, housing learning center and PPV information, is available at www.housing.navy.mil.

Navy Sponsor Program

Your new duty station will assign a sponsor for you and your family, or you can go online and request a sponsor. Navy Personnel Command and StayNAVY have developed the Sponsor Assignment Aid (SAA) tool to ensure questions from Sailors and their families are addressed before they arrive at their new command. You can get to the SAA tool by going to the StayNAVY site located on the Navy Personnel Web site, www.npc.navy.mil. Just click on the Career info tab, then StayNAVY, then Career tools and scroll down to the SAA link. There is a link for Sailors requesting a sponsor (Sponsor Assignment Aid). Your Navy sponsor is an excellent resource for specific information about your new location, such as schools, housing, directions, recreational activities, sight-seeing and more. Knowing what to expect and having a personal contact at your new duty station can be a big help in your move.

Military Housing

Navy members are required to report to the Housing Referral Office (HRO) at their new duty station upon arriving and before buying or leasing a home or an apartment.

The Housing Office receives applications and maintains the waiting list for base housing. If you are applying for base housing, send an advanced housing application to the Housing Office, with a copy of your service record Page 2 and Permanent Change of Station (PCS) orders. Service members are placed on a waiting list based on their detachment date from the last duty station, not their projected reporting date.

The HRO can assist you in locating off-base housing and will provide information on the local community. HROs produce a quarterly listing of local housing information. This printout, called PCS House, includes housing locations, addresses, waiting lists, rental costs (including utilities, security deposits, etc.), commissary and exchange information, and critical phone numbers (for the FFSC, Navy Lodges, HRO and more). Copies are available at the HRO.

Private-Public Venture Housing (PPV)

Private-Public Venture housing (PPV) acts as a tool to help the military improve the quality of life for its service members by improving their housing conditions. PPV is a creative and effective solution mandated by Congress for all DoD housing in the United States. It is being phased in throughout the United States. The partnerships that are formed enable a quicker solution for renovating and replacing aging Military Family Housing. With the basic allowance military service members receive, they can choose to live in private sector housing or privatized housing. For more information, visit your base housing office.

Leasing a Home

Before signing a lease, review it with base legal services and have them explain anything you do not understand. The lease should include a military clause that will allow you to terminate the lease without financial penalties if you receive PCS orders, base housing is available, or you leave active duty while the lease is in effect. Make certain it is clear who is responsible for the payment of utilities and repairs. Do a walk-through of the property with the property owner before moving in, and make a list of any damages prior to moving in.

Have Personal Property Insurance

Your landlord's insurance policy and the Navy will NOT cover your personal property. So, whether you own your home, rent a home or live in base housing, you need insurance to cover your personal belongings, in case of fire, theft or wind damage from a hurricane, for example.

Overseas Duty

An overseas tour can be an exciting and rewarding experience when service and family members are properly prepared. Becoming familiar with your overseas duty station prior to transferring can often result in fewer problems during the transfer. The Navy has many available resources on overseas destinations and to ensure your overseas tour is an enjoyable one. Overseas installations offer foreign language courses that can be helpful. Most have active spouse clubs and the base Morale, Welfare and Recreation department offers local travel tours.

Overseas Screening

The overseas screening process ensures that necessary support services are available at the new duty station and that all medical needs are available to family members.

Overseas screening addresses:

- Exceptional Family Member needs
- Family Advocacy needs
- Substance abuse
- Financial stability and responsibility
- Psychiatric disorders
- Medical and dental conditions
- Pregnancy that could affect travel and assignment

Additionally, service members screening addresses:

- Obesity
- Physical readiness
- Disciplinary record
- Human-Immunodeficiency Virus (HIV) testing

Make sure that any required medical and support services are discussed during the screening process. Problems not addressed can create unnecessary hardships and result in an early return. Overseas screening requires direct involvement in the process between the service member and his/her family, the member's current commanding officer and the transferring medical treatment facility. The screening process is required within 30 days after receipt of your PCS orders.

Voting Overseas

The Navy Voting Assistance Program is available to assist every Sailor and family member who is eligible to vote. It's very important for voters to register as an absentee voter with their local election offices early and to receive their absentee ballot in time to vote.

Specific information regarding registration and absentee ballot request form deadlines is located online at the Federal Voting Assistance Program (FVAP) Web site www.fvap.gov, under "State by State Instructions."



Chapter 10

Social Customs and Protocol

The Navy expects its members to display everyday good manners. Here is a brief look at the social expectations at common military ceremonies and social situations.

Introductions

Knowing when and how to introduce people is important. If you do not think people know each other, introduce them. If you are not sure of how to introduce people, just use common sense and do it in a way that is comfortable for those involved. Some easy rules are:

- It is often helpful to make a brief comment about the person you are introducing while making the introduction.
- The name of the senior or the honored individual is given first. When introducing a woman and a man, the woman's name is given first, unless meeting the president or a senior Navy member.
- Men always stand when being introduced, women may. A younger woman should always stand when being introduced to an older woman.
- Introduce older to younger, using the older person's name first.
- Shaking hands when being introduced is a friendly gesture; a woman traditionally offers her hand to a man.
- Introduce yourself if no one is there to make introductions.

All ranks are introduced by complete title. A chaplain is called "Chaplain" and a doctor or dentist is "Doctor." The term "Captain" is used for the commanding officer of the ship.

Invitations

Navy spouses receive invitations for social functions, such as teas, coffees and luncheons. Attending these functions will not only help you make new friends, but also provide an opportunity to learn about the many resources in your area.

Invitations should include information on the event, location and any dress guidelines. If the invitation reads "Please Respond" or "RSVP," it is polite to reply within two or three days after receiving it. If you accept, you should attend. A thank-you note is respectful after the event and is a thoughtful way to thank your host.

When to Arrive and When to Leave

Arriving late is inappropriate and often viewed as discourteous. If you are detained and will be delayed longer than 15 minutes, call the host. Punctuality is important:

- When you are invited to an event, such as a cocktail party, your invitation should provide arrival and departure times. Plan on arriving on time or close to it, and stay through the party. Your hosts want your company, or they would not have invited you.
- Arrive on time – not early and not late – for dinner.
- When you are an invited guest for a parade or other official ceremony, you should arrive 10-15 minutes prior to the event, in time for seating.
- Leaving when appropriate is just as important as arriving on time.
- When you are invited for dinner, you should stay at least 30 minutes after the meal is over. Stay a minimum of 45 minutes at a reception, or until the senior guest departs.
- Before leaving any social event, thank your host.

Social Attire

An invitation should state the form of dress expected for military and civilians attending. Sometimes, but not often, the meaning of the type of clothing may vary depending on the location. If you are unsure of the meaning of dress, do not hesitate to call the host and ask. Civilian dress codes for the most common functions are listed below:

- Brunch, luncheon, or tea: Dress, suit or skirt, and blouse for women; suit, or coat and tie, for men
- Cocktail party: Cocktail dress or evening suit for women; coat and tie for men
- Cookouts or picnics: Men and women wear slacks, jeans or shorts. Women also can wear a skirt or summer dress
- Casual dinner: Dress, slacks or skirt, and blouse for women; open-neck shirts and no tie for men
- Informal dinner: Dress, skirt suit, pant suit or dressy dress for women; coat and tie, or a suit, for men
- Formal dinner: Long or short formal dress for women; black tie for men
- Dining In: Long or short formal dress for women; black tie for men
- Parade, change of command or retirement ceremonies: Dress or suit for women; suit, or coat and tie, for men
- Receptions: Dressy dresses for women; suits for men

Social functions do not require you to spend a lot on your clothes, and a wardrobe becomes “new” all over again each time you move.

Entertaining

Entertaining is an opportunity to socialize and enjoy other people’s company. Whether you and your family choose to entertain or not will not influence the service member’s career. If you do decide to entertain – casually, informally or very formally – planning is necessary. Consider the event, how much time you have for preparations, your budget and your energy level.

The most important thing to do is to make your guests feel welcome and at ease without exhausting yourself. The more you entertain, the more comfortable and more experienced you become at planning such events.

Visiting On Board Ship

Here are some guidelines to follow if you are invited on board a ship:

- After crossing or climbing the brow and stepping onto the ship, stop and face the stern (back) of the ship. Sailors do the same thing when they board, but when in uniform they also salute the flag (ensign). Greet the officer of the deck and, if alone, explain why you are aboard. If you are not alone, your host or spouse should introduce you.

- If your visit is informal or if you are attending a cruise for family members (Family Day), it is safer and more practical to wear flat shoes or sneakers, so you can move around on uneven surfaces and ladders. Women should wear slacks for more comfortable access to deck spaces. Take along a sweater or jacket because different sections on the ship vary in temperature.
- When invited to attend a change of command, dinner in the wardroom, award ceremony or other special activity, dress appropriately for the event. Women should wear low-heeled shoes and a conservatively styled skirt or dress, or dressy pant suit. Carry a purse with a wrist or shoulder strap, so that you may have hands free.

Flag Etiquette

Our nation's flag is to be respected, never defaced or scorned. There are appropriate ways to show respect in the presence of the flag. During the ceremony of hoisting or lowering the flag, or when the flag is passing in a parade or in a review, everyone should face the flag and stand at attention with their right hands over their hearts. Military members who are present and in uniform should render the military salute; when not in uniform, a man should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the hand being over the heart. Otherwise, the right hand should be placed over the heart while standing at attention.

Citizens of other countries should stand at attention. The salute to the flag in a moving column (such as a parade) is rendered the moment the flag passes. When driving a car on a military installation and "Colors" or "Retreat" (when the national flag is hoisted at eight o'clock in the morning or lowered at sunset), is sounded, stop the car and wait until the ceremony has been completed. If walking, stop, turn toward the flag and stand at attention with your right hand over your heart.

When the flag is displayed during the playing of the national anthem, all present, except those in uniform, should stand at attention facing the flag, with the right hand placed over the heart. A man not in uniform should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the right hand being over the heart. Persons in uniform stand and render the military salute at the first note of the anthem and hold their salute until the last note is played. When the flag is not displayed, those present should face the music and act in the same manner they would if the flag were displayed there.

Naval Services FamilyLine publishes "Social Customs and Traditions of the Sea Services" that provides additional details. This booklet is available free of charge upon request by contacting nsfamline@aol.com.



Chapter 11

The Navy: A Proud Tradition

Since its establishment on Oct. 13, 1775, the United States Navy has served as America's first line of defense at home and abroad. Its primary mission has always been to fight – to win command of the sea and to project military power ashore.

During the eighteenth and nineteenth centuries, naval forces helped secure our independence during the Revolution; defended our maritime trade during the Barbary Wars, the War of 1812, and in suppressing piracy; and enabled us to influence the outcomes of the Mexican, American Civil and Spanish-American Wars.

In the last century, naval power gained control of the sea lanes and then projected land and air power ashore to help win both World Wars. During the Cold War, the Navy defended sea lanes against a potential Soviet threat, while underway nuclear ballistic missile submarines constituted the only arm of our nuclear triad that the Soviets couldn't target.

Undisputed U.S. command of the seas after the Cold War enabled U.S. led coalitions to run the Iraqis out of Kuwait in 1991, topple the Taliban regime in Afghanistan 10 years later, and depose Saddam Hussein's government in 2003. Although the Gulf War, Afghan War and Iraq War unfolded on land, the supplies and equipment needed to wage those wars arrived from the sea.

Operations Desert Shield and Desert Storm (1990-91)

When Iraq overran Kuwait in August 1990, Navy units were first on the scene, and their presence helped deter Iraq from invading Saudi Arabia. More than 250 ships carried nearly 18.5 billion pounds of equipment and ensured the rapid buildup of Army, Air Force, Marine Corps and allied manpower, equipment and supplies from Europe – a record breaking effort.

Navy ships formed the core of a 29-nation coalition and put teeth into U.N. sanctions by undertaking maritime operations that cut off Iraq's seaborne trade.

When Iraq refused the United Nation's order to evacuate Kuwait, Navy aircraft and Tomahawk cruise missiles operating from both the Persian Gulf and the Red Sea were among the first to hit Iraqi forces in Kuwait and Iraq. Amphibious ready groups with thousands of deployed Marines, carrier battle groups, surface ships, minesweepers and patrol crafts were behind a quick victory over Iraq.

Operation Allied Force (1999)

In the 1990s, Yugoslavia disintegrated violently amid economic and ethnic strife. Several independent countries emerged from the chaos, including Serbia. In 1998, Serbian president Slobodan Milošević resorted to ethnic cleansing to retain control over the former Yugoslavian province of Kosovo, which directly threatened peace throughout the Balkans and the stability of NATO's southeastern region.

Despite diplomatic efforts, NATO eventually had no other recourse but to use military force. On March 24, 1999, the United States and its NATO allies launched Operation Allied Force (OAF), a bombing campaign designed to stop Serbian terror in Kosovo. The 78-day campaign resulted in destruction of a significant portion of the Serbian military, withdrawal of remaining Serbian forces from Kosovo, and rescuing more than one million refugees.

The Navy played a significant role in Allied Force. A task force including an aircraft carrier, amphibious ships, other surface ships and submarines launched Tomahawk missiles, while Navy and Marine Corps aircraft struck targets ashore. Not a single naval aircraft was shot down by enemy anti-aircraft fire. Later, a Seabee detachment with tools, equipment and 99 vehicles built shelters for NATO personnel and for Kosovars left homeless as a result of the war. The Seabees helped restore running water and reliable stored power to the devastated region.

Operation Enduring Freedom (2001 – Present)

In reaction to the al-Qaeda attacks of Sept. 11, 2001, and after negotiations failed to convince the Taliban to turn over Osama bin Laden, the al-Qaeda leader, an international coalition led by the United States launched Operation Enduring Freedom (OEF) against the terrorists and their enablers in Afghanistan on Oct. 7, 2001. The U.S. Navy, Air Force and allied air forces began bombing air defense sites, airfields, military command and control centers and other facilities near major cities and installations and in support of anti-Taliban Afghan Northern Alliance forces on the ground.

These strikes enabled Northern Alliance forces and U.S. “boots on the ground” to roll up enemy forces quickly. By mid-December 2001, enemy forces had been reduced to pockets of resistance with some hiding in caves and others on the run. In 2002, the pattern of operations in Afghanistan shifted from the “hot war” of the previous fall to “presence,” punctuated by periods of hot war operations.

The United States Navy has been crucial to every aspect of Operation Enduring Freedom in Afghanistan, and plays the lead role in strike operations, maritime and leadership interception operations.

Operation Iraqi Freedom (2003 – Present)

On March 19, 2003, when diplomacy failed to persuade Iraqi dictator, Saddam Hussein, to step down from power peacefully, the United States and a “coalition of the willing” launched Operation Iraqi Freedom (OIF) to topple his regime. The attack featured a two-pronged drive on Baghdad by Marine Corps forces on one flank and Army forces on the other.

The United States Navy contributed decisively to toppling Saddam's regime. Naval aircraft flew 65 percent of the power projection sorties during major combat operations. Naval surface and special operations forces averted a potentially unprecedented environmental catastrophe. By clearing Iraqi ports, naval mine countermeasures and Explosive Ordnance Disposal forces cleared the way for shiploads of humanitarian relief supplies to reach the Iraqi people. Seabees helped pave the way for the Marines' drive to Baghdad. And Military Sealift Command ships delivered the supplies and equipment necessary to topple Saddam's regime. Like OEF, OIF is also an ongoing operation.

Global Humanitarian Operations

Since its birth in 1775, the United States Navy has existed primarily to fight in war or to prepare for war. Throughout its history, however, the Navy has also conducted operations for humanitarian purposes.

In recent years, the Navy has mounted massive humanitarian relief operations to help victims of natural disasters. In January 2005, naval forces conducted humanitarian assistance operations in support of Operation Unified Assistance, delivering more than a million pounds of humanitarian aid to tsunami survivors on the Indonesian island of Sumatra. After Hurricane Katrina, which struck New Orleans and the Gulf Coast in 2005, naval forces evacuated more than 8,000 flood victims, served nearly 50,000 meals to refugees and relief workers, and provided medical treatment to more than 1,000 civilians.

Whether delivering food and medical care to disaster victims or repairing the engine of a stranded Arab fisherman's dhow, American Sailors have always answered the call of fellow human beings in need.

Thanks to the Naval Historical Center for providing this historical information. For more information about the Navy's history, visit www.history.navy.mil.

The Department of the Navy

The Department of the Navy is part of the Department of Defense (DoD). It is headed by a civilian Secretary of the Navy (SECNAV), who works under the direction, authority and control of the Secretary of Defense (SECDEF), and is responsible for policies and control of the Department of the Navy.

The term Navy Department refers to the central executive offices of the Department of the Navy. The Navy Department is made up of the Office of the Secretary of the Navy, the Office of the Chief of Naval Operations, Headquarters, United States Marine Corps and the Bureau of Naval Personnel. The Navy Department establishes policy and provides direction to guide the operations of the Shore Establishment and the Operating Forces of the Navy and Marine Corps.

The Chief of Naval Operations

The Chief of Naval Operations (CNO) ranks above all other officers in the Navy and serves as the principal naval advisor and naval executive to the Secretary of the Navy on the activities conducted by the U.S. Navy. As a member of the Joint Chiefs of Staff (JCS), the CNO is the principal advisor to the Chairman, who in turn, serves as military advisor to the Secretary of Defense, the National Security Council and the president.

The CNO is responsible for organizing, training, equipping, preparing and maintaining the readiness of naval forces. He determines and directs the forces to fulfill current and future requirements of the Navy, as directed by the president.

Additionally, the CNO is responsible for maintaining a high degree of competence among officer, enlisted and civilian personnel through education and training, and for maintaining the morale and motivation necessary to carry out the Navy's mission. The CNO is also responsible for the use of Navy resources.

The CNO provides forces to the theater, or operational, commanders who are responsible for determining their specific missions. As a member of the Joint Chiefs of Staff, the CNO reviews plans and employment of Navy forces, but does not direct specific missions for specific Navy units in peacetime or war. That responsibility lies with the theater commanders.

The Marine Corps

The Commandant of the Marine Corps is responsible, under the Secretary of the Navy, for the administration, discipline, internal organization, training requirements, efficiency and readiness of the Marine Corps.

BUPERS and NPC

Under the CNO's direction, the Chief of Naval Personnel (CNP) commands the Bureau of Naval Personnel (BUPERS) and the Navy Personnel Command (NPC). CNP is responsible for recruiting and retaining members for the Regular and Reserve forces of the Navy. The Bureau of Naval Personnel/Navy Personnel Command strives

to support the needs of the Navy by providing the fleet with the right person in the right place at the right time, using the most efficient human resources process.

The 1-866-U-ASK-NPC Customer Service Center is a leading-edge contact center that provides support for Sailors and their families around the world. Active-duty, Reserve, retired Sailors and their families can get 24/7 service by searching the knowledge base for answers to questions at www.npc.navy.mil. Knowledge base information is updated regularly, so visit the site often. If you don't find the answer to your question, contact a customer service agent at 1-866-U-ASK-NPC (1-866-827-5672) or 1-866-297-1971 (TDD for hearing impaired).

Commander, Navy Installations Command (CNIC)

Established on Oct. 1, 2003, CNIC is the Echelon II command under the Chief of Naval Operations responsible for Navywide shore installation management. CNIC's intent is to establish a single shore installation management organization that focuses on installation effectiveness and improves the shore installation management community's ability to support the fleet.

The Operating Forces

The operating forces of the Navy consist of the fleets, seagoing forces, Navy Reserve Force, the Military Sealift Command and other activities assigned by the CNO. In support of the national policy of the United States, the Navy has six fleets:

- Second Fleet – operating in the Atlantic Ocean
- Third Fleet – operating in the Pacific Ocean
- Fourth Fleet – the newest fleet, operating in the Caribbean, Central and South American regions
- Fifth Fleet – operating in the Arabian Gulf, Indian Ocean and Red Sea
- Sixth Fleet – operating in the Eastern Atlantic Ocean and Mediterranean Ocean
- Seventh Fleet – operating in the Western Pacific Ocean and Indian Ocean

These six fleets are grouped under U.S. Fleet Forces Command (formerly the Atlantic Fleet), Pacific Fleet, Naval Forces Europe and Naval Forces Central Command, whose commander also serves as Commander, Fifth Fleet.

How U.S. Navy Ships are Named and Classified

The Navy Department, through the office of the Secretary of the Navy, names new Navy ships. Ships are named for national heroes, famous battles, cities, counties, states and areas or significant points of historical interest in the United States.

In 1828, it was reported in the Portsmouth, N.H., newspaper that a young woman had christened CONCORD. While her name was not mentioned, the precedent was set and the custom grew so that through the present time, most U.S. Navy ships are sponsored by a woman. The Society of Sponsors of the United States Navy, with more than 600 members, was founded in 1908, and is active not only as an association of ship's sponsors, but provides scholarships and support to Navy Services FamilyLine. Ships are designated by a two-to-four-letter designator, followed by a hull number.

Navy Time

The easiest way to remember military or Navy time is:

- For any time prior to 10 a.m., simply add a zero before the hour. For example: nine o'clock in the morning would be spoken as "zero nine hundred" and written as 0900. 10 a.m., 11 a.m., and 12 p.m. would be "ten hundred," "eleven hundred" and "twelve hundred."
- For any time after 12 noon, simply add 12 to the time. For example, if the time of day is 3 p.m., you add 12 to the three and get "fifteen hundred," or 1500.

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Chapter 12

Rate, Ranks and Insignias

Rate Insignia of Navy Enlisted Personnel

The use of the word “rank” for Navy enlisted personnel is incorrect. The term is “**rate**.” The rating badge – a combination of rate (pay grade) and rating (specialty) is worn on the left upper sleeve of all uniforms in grades E-4 through E-6. E-1 through E-3 have color coded group rate marks based upon their occupational field. Group rate marks for E-2 and E-3 are worn on dress uniforms only. Personnel in pay grade E-1 do not wear group rate marks. Chief petty officers (E-7 through E-9) wear collar devices on their white and khaki uniforms, and rate badges on their service dress blues.

Rank Insignia of Navy Commissioned Officers







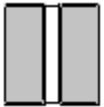

















Navy officers wear their rank devices in different places on their uniforms, depending upon the uniform. The three basic uniforms and the type of rank devices are: **khakis** (a working uniform) – pins on the collar; **whites** – stripes on shoulder boards; and **blues** – stripes sewn on the lower sleeve. Shoulder boards are also worn on bridge coats and reefers. The collar devices are also worn on the right side of the garrison cap (a miniature officer’s crest is worn on the left) and slightly larger devices are worn on the epaulets of the raincoat and working jacket.

Additionally, line officers wear a star above the stripes of the shoulder boards or sleeves, but staff and warrant officers wear specialty insignia.

Rate Insignia of Navy Enlisted Personnel

Pay Grade	Rate	Abbreviation	Upper Sleeve	Collar and Cap
E-1	Seaman Recruit	SR	none	none
E-2	Seaman Apprentice	SA		none
E-3	Seaman	SN		none
E-4	Petty Officer Third Class	PO3		
E-5	Petty Officer Second Class	PO2		
E-6	Petty Officer First Class	PO1		
E-7	Chief Petty Officer	CPO		
E-8	Senior Chief Petty Officer	SCPO		
E-9	Master Chief Petty Officer	MCPO		
E-9	Master Chief Petty Officer of the Navy	MCPON		
















Rank Insignia of Navy Commissioned Officers

Pay Grade	Rank	Abbreviation	Collar	Shoulder	Sleeve
O-1	Ensign	ENS			
O-2	Lieutenant Junior Grade	LTJG			
O-3	Lieutenant	LT			
O-4	Lieutenant Commander	LCDR			
O-5	Commander	CDR			
O-6	Captain	CAPT			
O-7	Rear Admiral (lower half)	RDML			
O-8	Rear Admiral (upper half)	RADM			

O-9	Vice Admiral	VADM			
O-10	Admiral	ADM			
O-11	Fleet Admiral*	FADM			

* The rank of Fleet Admiral has been reserved for war time use only. The last Fleet Admirals were in World War II. Fleet Admirals during that war were Chester W. Nimitz, William D. Leahy, Ernest J. King and William F. Halsey.

Rank Insignia of Navy Warrant Officers

Pay Grade	Rank	Abbreviation	Collar	Shoulder	Sleeve
W-1*	Warrant Officer	WO1			
W-2	Chief Warrant Officer	CWO2			
W-3	Chief Warrant Officer	CWO3			
W-4	Chief Warrant Officer	CWO4			
W-5*	Chief Warrant Officer	CWO5			

The grade of Warrant Officer (W-1) is no longer used. W-5 was established in 2002.



Chapter 13

National Support Groups and Additional Resources

American Red Cross

Perhaps the most well-known assistance organization is the American Red Cross. Its worldwide communications network is available 24 hours a day, 365 days a year, and can place emergency messages to or from Navy and Marine Corps service members and their families. When regular communications break down, the Red Cross can also report on the welfare of individuals.

The American Red Cross works in partnership with the military aid societies, including the Navy-Marine Corps Relief Society and the Coast Guard Mutual Assistance. This alliance helps to provide financial assistance for emergency travel that requires the presence of the service member or his or her family, burial of a loved one, or with assistance that cannot wait until the next business day, such as food, temporary lodging, urgent medical needs, or the minimum amount required to avoid eviction, utility shut off, etc.

In addition, the Red Cross collects, processes, distributes and ensures a safe blood supply. Contact the Red Cross at its local chapter listed in your phone directory for more information.

The American Red Cross
National Headquarters
2025 E Street NW
Washington, D.C. 20006
202-737-8300 or toll-free at 1-800-654-8364.
www.redcross.org

Armed Forces Hostess Association

The Armed Forces Hostess Association is a volunteer group of military spouses that will provide information on military bases all over the world to families transferring to new duty stations. When requesting information on a new duty station, include your name, rank of the service member, branch of service, phone number, address, new duty station, departure date and family facts, including children's ages, pets, and any special needs that should be addressed. Office hours are weekdays from 9:30 a.m. to 2:30 p.m., Eastern Time.

Armed Forces Hostess Association
The Pentagon, Room 1E541
6604 Army Pentagon
Washington, D.C. 20310-6604
703-614-0350 or 703-697-0485
www.army.mil/afha/main.html

COMPASS

COMPASS, a Naval Services FamilyLine program, is a standardized team-mentoring program presented to spouses over three days (four hours each day) by experienced volunteer spouses. The program offers information about the Navy lifestyle and helps spouses to develop realistic expectations and a positive attitude. Participants are introduced to many aspects of the Navy, such as deployment, moving, finances, customs and traditions, and getting along. Spouses establish a peer network and experienced spouses pass on their insights. The concept of “helping others help themselves” is observable and becomes an on-going, action-oriented process. Participants can ask questions in a non-judgmental atmosphere. All Navy spouses are welcome. The COMPASS program, as well as babysitting for participants and mentors, is free. To learn more about COMPASS and to register for the next class in your area, visit www.gocompass.org.

Fleet Reserve Association (FRA)

Fleet Reserve Association (FRA) is a non-profit organization that represents the interests of the sea service community before the U.S. Congress. The association’s membership is comprised of current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard. FRA:

- Is your go-to-source for information and personal assistance with TRICARE and other service-related concerns
- Provides scholarships for members and their spouses, children and grandchildren
- Recognizes excellence among Navy, Marine Corps and Coast Guard personnel

Fleet Reserve Association
125 N. West Street
Alexandria, VA 22314-2754
703-683-1400
800-FRA-1924
FAX: 703-549-6610
www.fra.org

Lifelines

Lifelines is the official quality of life delivery network of the Department of the Navy, serving Sailors, Marines and their families. To access the wealth of information and resources provided, visit www.lifelines.navy.mil.

L.I.N.K.S.

L.I.N.K.S. is a volunteer, team-mentoring program, designed by spouses for spouses. The program offers an orientation to the Marine Corps lifestyle, helping new spouses adapt to the unique challenges military life often presents. While the curriculum targets spouses new to the Marine Corps community, the information is very beneficial to spouses of all levels of Marine Corps experience.

If your schedule doesn’t allow you to attend a session hosted by a L.I.N.K.S. team, an interactive, multimedia version of the L.I.N.K.S. curriculum is now available on the Internet. L.I.N.K.S. Online provides audio and visual graphics of Marine spouses to guide participants through the entire program. Fun exercises ensure your understanding of information. Handouts can be printed for later reference and a certificate of completion is available when you complete the course. For more information, visit www.usmc-mccs.org; click on Family Life, then L.I.N.K.S.

Military OneSource

Military OneSource is a “one stop” place to go whenever service members or family members need assistance of any kind. This service, available 24 hours a day and year ‘round, augments family services on installations around the world. From finding a plumber to locating childcare to acquiring school system information, Military One Source is available to help.

Within the United States: 1-800-342-9647

International Toll Free: 1-800-3429-6477

www.militaryonesource.com

National Military Family Association

The National Military Family Association (NMFA) is dedicated to identifying and resolving issues that are of concern to military families. Issues include compensation, dental and health care, relocation and housing, Reserve benefits, childcare and education, retiree and family member benefits.

NMFA represents active duty, Reserve and retired personnel and their families from all the services, as well as the Public Health Service and the National Oceanic and Atmospheric Administration. NMFA is an independent, nonprofit organization staffed by volunteers and financed by tax-deductible dues and donations.

National Military Family Association

2500 North Van Dorn St., Suite 102

Alexandria, VA 22302-1601

800-260-0218

www.nmfa.org

Naval Services FamilyLine

Naval Services FamilyLine is a volunteer, non-profit organization dedicated to improving the quality of life for sea service families. All Navy, Marine Corps and Coast Guard spouses are automatically members. It is staffed by spouse volunteers and is financed solely through donations. FamilyLine was established in 1965 by a group of Navy wives who wanted to establish a channel of communication for all Navy spouses, officer and enlisted. FamilyLine has evolved into a comprehensive “think tank” for naval services family issues. It offers a continuum of education for Navy spouses at every milestone of their spouses’ career through free publications, seminars and mentoring.

FamilyLine is here to help and to share lessons that have been learned by those who have been in their shoes. They can answer questions about the military lifestyle via e-mail or telephone; provide information and referrals to any family member; distribute booklets and brochures free of charge; and offer educational programs for sea service spouses. FamilyLine also has established field representatives at bases around the world to serve as local points of contact for FamilyLine.

FamilyLine’s COMPASS program is a 12-hour team-mentoring program developed by spouses for spouses. It is open to all Navy spouses and is presented over three days (four hours per day).

It focuses on spouses new to the Navy; however, all spouses are welcome. For more information, contact FamilyLine or visit www.gocompass.org.

FamilyLine provides the following publications free of charge:

- Sea Legs
- Informational Portfolio
- Guidelines for Launching Clubs and Family Readiness Groups
- Social Customs and Traditions of the Sea Services

- Guidelines for Spouses of Commanding Officers and Executive Officers
- Guidelines for the Spouses of Command Master Chiefs and Chiefs of the Boat
- Guidelines for Spouses of Chief Petty Officers
- Guidelines for Spouses of Individual Augmentees
- Guidelines for Navy Reserve Families
- Are You Ready? Guidelines for Navy Family Emergency Preparedness

Most of FamilyLine's publications can be viewed or downloaded at www.lifelines.navy.mil/Familyline. To obtain a free, printed copy, e-mail us at nsfamline@aol.com or call toll free at 1-877-673-7773.

Naval Services FamilyLine
1043 Harwood St., SE, Bldg 154, Suite 100
Washington Navy Yard, D.C. 20374
202-433-2333, DSN 288, Toll Free 877-673-7773
www.lifelines.navy.mil/Familyline
E-mail: nsfamline@aol.com

Navy for Moms (Dads, too!)

Navy Recruiting Command launched NAVYForMoms.com, in response to research that found parents have questions about what life in the Navy is like and are searching for no-nonsense, first-hand answers.

NAVYForMoms.com puts potential Navy parents in touch with parents of young men and women who already are serving. This online community gives prospective Navy moms a place to gather accurate information, share stories and gain support from their peers. For more information, visit www.navyformoms.com.

Navy Knowledge Online (NKO)

Navy Knowledge Online (NKO) is a Web site used by active-duty, Reserve and retired Sailors and their family members. NKO provides information and resources, such as career management, personal development, leadership, learning, references and more. Its purpose is to empower users to excel professionally and personally. It is accessible from any Internet connection. At no charge, NKO provides powerful customization tools to enhance user experiences, allowing them to quickly find the latest knowledge on many subjects. Users can also navigate to topics related to professional development, their electronic training jackets, online training courses and more. Access NKO at www.nko.navy.mil.

Navy League

The Navy League of the United States is a non-profit organization dedicated to educating our citizens about the importance of sea power to U.S. national security, and supporting the men and women of the sea services and their families. The Navy League also supports America's young people through successful youth programs, including sponsorship of the U.S. Naval Sea Cadet Corps and the Navy League Foundation Scholarship Program. For more information on local councils, visit www.navyleague.org.

Navy League
2300 Wilson Boulevard Suite 200
Arlington, VA 22201-5424
703-528-1775 or toll-free at 1-800-356-5760

Navy-Marine Corps Relief Society (NMCRS)

Navy-Marine Corps Relief Society (NMCRS) is a private, nonprofit organization, which is funded entirely by donations. Offices are staffed primarily by volunteers who assist active-duty and retired service members, their families and survivors, and address many areas when needs arise.

The NMCRS can provide interest-free loans, grants or a combination of both, or a quick assist loan for emergency needs, such as:

- Emergency transportation
- Funeral expenses
- Medical/dental bills (patient's share)
- Food, rent and utilities
- Disaster Relief Assistance
- Unforeseen family emergencies
- Essential vehicle repairs

The NMCRS cannot:

- Help with conveniences
- Pay bills for non-essentials
- Finance liberty and vacations
- Pay fines and other legal expenses

The NMCRS can help you in time of need, but cannot help you to live beyond your means. In addition, the NMCRS sponsors student loans and provides scholarships to children and spouses of Navy/Marine Corps personnel, and can provide educational financial assistance to spouses of active-duty service members in most overseas areas and to children of deceased service members.

All NMCRS sites provide the following services:

- Interest-free loans and grants to meet emergency needs.
- Budget reviews
- Layettes

Many sites offer additional services, including:

- Food lockers
- Overseas spouse tuition aid (overseas locations only)
- Thrift shops
- Visiting nurses

NMCRS offices are located at most major installations, or you can contact:

Navy-Marine Corps Relief Society (NMCRS)
801 North Randolph Street, Room 1228
Arlington, VA 22203-1989
703-696-4904, or toll-free at 1-800-654-8364.
www.nmcrs.org

Navy Mutual Aid Association (NMAA)

The Navy Mutual Aid Association offers low-cost insurance to active-duty Navy, Marine Corps and Coast Guard personnel, as well as officers in the National Oceanic and Atmospheric Administration. There is no membership fee. Membership is not affected by separation or retirement from active duty. The association also offers exceptional support to the survivors of members in securing all federal benefits and allowances to which they are entitled, will help process and settle any claims, and can provide secure storage for vital documents.

Navy Mutual Aid Association
Henderson Hall
29 Carpenter Road
Arlington, VA 22212
1-800-628-6011
www.navy mutual.org

Navy Wives Clubs of America, Inc.

The Navy Wives Clubs of America, Inc., (NWCA) is the country's only national federation of Navy, Marine Corps and Coast Guard enlisted spouses. Chartered in 1936, with a federal charter being granted in 1984, NWCA is governed by an annually-elected National Board of Directors.

The purpose of NWCA is to promote a friendly, compassionate relationship among the spouses of Navy, Marine Corps and Coast Guard enlisted personnel, to provide welfare and educational projects for families among the military and civilian communities, and to extend relief assistance to members in need, as well as other families of Navy, Marine Corps and Coast Guard personnel.

Membership is open to all spouses of enlisted sea service personnel serving on active duty, in the active or non-active Reserves, retired, honorably discharged or deceased. Associate membership is available to those who do not meet regular membership status.

NWCA is known for their National Scholarship Foundation that awards more than 40 scholarships a year to family member children of enlisted sea service personnel, as well as scholarships for family member spouses wishing to further their education. For more information on the NWCA, contact:

Navy Wives Clubs of America, Inc.
P.O. Box 54022
NSA Mid-South
Millington, TN 38054
navywivesclubofamerica.org

Non-Commissioned Officers Association (NCOA)

The NCOA was established in 1960 to enhance and maintain the quality of life for noncommissioned and petty officers in all branches of the U.S. Armed Forces, National Guard and Reserves. The NCOA offers its members a wide range of benefits and services designed especially for enlisted service members and their families. For more information, e-mail membsvc@ncoausa.org, call 1-800-662-2620, or visit www.ncoausa.org.

United Services Organization (USO)

The USO operates more than 130 centers around the world for military personnel and their families. USO programs and services include free Internet and e-mail access, libraries and reading rooms, housing assistance, travel assistance, support groups, game rooms, nursery facilities, and family crisis counseling. The USO operates airport centers, family and community centers, and mobile canteens. Visit www.uso.org for a listing of USO centers in the United States and overseas.

USO World Headquarters
2111 Wilson Blvd Suite 1200
Arlington, VA 22201
703-908-6400
www.uso.org

United States Coast Guard (USCG)

The Coast Guard is a military branch of the United States involved in maritime law, mariner assistance, and search and rescue, among other duties of Coast Guards elsewhere. One of the seven uniformed services of the United States and the smallest armed service of the United States, its stated mission is to protect the public, the environment and U.S. economic and security interests in any maritime region in which those interests may be at risk, including international waters and America's coasts, ports and inland waterways.

USCG has a broad and important role in homeland security, law enforcement, search and rescue, marine environmental pollution response, and the maintenance of river, intracoastal and offshore aids to navigation (ATON). It also lays claim to being the United States' oldest continuous seagoing service. The United States Coast Guard has about 40,150 men and women on active duty.

The Coast Guard's motto is *Semper Paratus*, meaning "Always Ready." To learn more about the U.S. Coast Guard, visit www.uscg.mil.

United States Marine Corps (USMC)

The Marine Corps is a branch of the U.S. military responsible for providing power projection from the sea, utilizing the mobility of the U.S. Navy to rapidly deliver combined-arms task forces to global crises. Alongside the U.S. Navy, the Marine Corps operates under the United States Department of the Navy.

The Marine Corps' motto is *Sempre Fi*, which means "Always Faithful." For more information, visit www.marines.mil.

TAPS

The Tragedy Assistance Program for Survivors (TAPS), a caring community of families that have suffered similar losses, is waiting to walk alongside the newly bereaved.

TAPS is America's front-line resource for all who are grieving the death of a loved one serving in the Armed Forces. Since 1994, TAPS has provided comfort and care 24-hours a day, 7-days a week. Its comprehensive services include a national network of peer-based emotional support, case work assistance, crisis intervention, and grief and trauma resources. To date, TAPS has assisted more than 25,000 surviving family members, casualty officers and caregivers. All services provided by TAPS are free of charge to surviving families and are made possible by the generosity of donors. Visit www.taps.org for more information.

Chapter 14

Navy Acronyms and Abbreviations

ADAPT – Active Duty Assistance Program Team
AOC – Aviation Officer Candidate
ASAP – as soon as possible
AT – Annual Training
AWOL – absent without leave
BAH – Basis Allowance for Housing
BAS – Basic Allowance for Subsistence
BEQ – Bachelor Enlisted Quarters
BOQ – Bachelor Officer Quarters
BUPERS – Bureau of Naval Personnel
CACO – Casualty Assistance Calls Officer
CDC – Child Development Center
CDO – Command Duty Officer
CHAMPUS – Civilian Health and Medical Program of the Uniformed Services
CHINFO – Chief of Information
CMC – Command Master Chief
CNO – Chief of Naval Operations
CNP – Chief of Naval Personnel
CO – Commanding Officer
COB – Chief of the Boat (submarines)
COLA – Cost of Living Allowance
COMRATS – Commuted Rations
CONUS – Continental United States
CPO – Chief Petty Officer
CST – Command Support Team
DEERS – Defense Eligibility Enrollment Reporting System
DFAS – Defense Finance and Accounting Service
DOD – Department of Defense
DoDDS – Department of Defense Dependents Schools (overseas)

EAOS – End of Active Obligated Service	SGLI – Servicemen’s Group Life Insurance
ECRC – Expeditionary Combat Readiness Center	SITREP – Situation Report
EFM – Exceptional Family Member	TAD – Temporary Additional Duty
ETA – Estimated Time of Arrival	TLA – Temporary Lodging Allowance
ETD – Estimated Time of Departure	UA – Unauthorized Absence
EXEC – Executive Officer	VHA – Variable Housing Allowance
FFSC – Fleet and Family Support Center	WO – Warrant Officer
FFSP – Fleet and Family Support Programs	XO – Executive Officer
FITREP – Fitness Report	
FRG – Family Readiness Group	
GSA – Global War on Terrorism Support Assignment	
IA – Individual Augmentee	
IDS – Individual Deployment Support	
JAG – Judge Advocate General (lawyer)	
JNROTC – Junior Naval Reserve Officer Training Corps	
JO – Junior Officer	
LCDR – Lieutenant Commander, or rank O-4	
LDO – Limited Duty Officer	
LPO – Leading Petty Officer	
MCPON – Master Chief Petty Officer of the Navy	
MWR – Morale, Welfare and Recreation	
NAS – Naval Air Station	
NAVFAC – Naval Facility	
NAVSTA – Naval Station	
NCO – Noncommissioned Officer	
NFAAS – Navy Family Accountability and Assessment System	
NKO – Navy Knowledge Online	
NMC – Naval Medical Command	
NROTC – Naval Reserve Officer Training Corps	
OCNUS – Outside the Continental United States	
OCS – Officer Candidate School	
OIC – Officer In Charge	
OOD – Officer of the Deck	
OPNAV – Office of Chief of Naval Operations	
OSD – Office of the Secretary of Defense	
PAO – Public Affairs Officer	
PCS – Permanent Change of Station	
POD – Plan of the Day	
PRD – Projected Rotation Date	
PSD – Personnel Support Detachment	
SEL – Senior Enlisted Leader	
SECDEF – Secretary of Defense	
SECNAV – Secretary of the Navy	

Chapter 15

Navy Terms

ABOARD – on or in a ship. Close aboard; near a ship

ADVANCE PAY – an advance on your base pay for a move. This must be repaid.

AFT – in, near or toward the stern of the ship.

AIRDALE – slang, a naval aviator.

ALLOTMENT – assignment of part of military pay directly to a person or bank.

ALONGSIDE – beside a pier, wharf or ship.

ANCHOR – the hook used at the end of a chain and dropped to the sea bottom to hold a ship in one particular place. The smallest Navy anchors can be lifted by one person; two anchors used by USS KITTY HAWK each weigh 30 tons.

ANCHORAGE – suitable place for ship to anchor. A designated area of a port or harbor.

ANCHOR'S AWEIGH – said of the anchor when just clear of the bottom.

AYE-AYE – term used to acknowledge receipt of a command or order from senior. It means “I have heard the order; I understand it; I will carry it out.”

BARNACLE – small marine animal that attaches itself to hulls and pilings.

BELAY – to cancel an order; stop; firmly secure a line.

BERTH – space assigned ship for anchoring or mooring.

BERTHING – where Sailors sleep onboard ship

BILLET – an allotted sleeping space; an individual's position in the ship's organization.

BLACK SHOE – a Sailor who is not an aviator; the latter is a brown shoe.

BLUEJACKET – Navy enlisted member below the grade of CPO.

BOATSWAIN – pronounced “bosun,” refers to the mate, warrant officer or petty officer in charge of boats, rigging and ground tackle aboard ship.

BOW – most forward part of a ship.

BRAVO ZULU – Good job!

BRIDGE – platform or area from which ship is steered, navigated and conned; usually located in forward part of ship.

BRIG – Sailor's universal term for jail.

BROW – large gangplank leading from a ship to a pier, wharf or float; usually equipped with handrails.

BULKHEAD – one of the upright, crosswise partitions dividing a ship into compartments.

CAPTAIN – rank, or commanding officer of a ship or squadron.

CATAPULT – shipboard mechanism for launching aircraft.

CHAIN OF COMMAND – the military's management concept

CLASSIFIED MATTER – information or material of aid to possible enemy, if improperly divulged. There are currently three categories: Top Secret, Secret and Confidential.

COMMISSARY – grocery store on base where service members and families can purchase food, beverages, etc., at prices usually lower than in civilian stores.

COMMISSION – to activate a ship or station; written order giving an officer rank and authority.

COMMISSIONING CEREMONIES – ceremonies during which a new ship is placed in service. It is customary to invite friends of officers and others interested to attend the ceremony, along with the sponsor who christened the ship.

COMMODORE – used as an honorific to any officer commanding a squadron or flotilla of submarines, destroyers or smaller ships.

COMPARTMENT – space enclosed by bulkheads, deck and overhead, same as a room in a building.

CONUS – the Continental United States. (48 states and the District of Columbia.) Flying in CONUS determines certain limitations to space-available travel on military aircraft.

COURSE – direction steered by a ship or plane.

COURT-MARTIAL – military court for trial of serious offenses, summary, special and general courts-martial.

CROW – slang, eagle on petty officer's rating badge.

CRUISE – to sail with no definite destination. More commonly used to describe round trip.

DECK – a floor or platform extending from end to end of a ship.

DETAILER – the person responsible for deciding your Sailor's next duty station

DEPLOY – tactical term used for dispersal of troops; also disposition of ships in battle formations.

DIVISION – in the organization of ship or plane groups, the unit between sections and squadrons; in shipboard organization, Sailors and officers grouped together for command purposes.

DSN – Defense Switched Network; Department of Defense internal telephone system (formerly Autovon).

EMBARK – to go aboard ship preparatory to sailing.

ENLISTED EVALUATION – written report of enlisted service member's performance of duty.

ENSIGN – lowest ranking commissioned officer.

EXCHANGE – department store run by the military.

EXECUTIVE OFFICER (XO) – regardless of rank, the officer second in command of a ship, squadron or shore activity. In early days, such an officer was the first lieutenant.

FANTAIL – main deck section in after part of flush-deck ship.

FATHOM – in measuring depth of water, six feet. From Anglo-Saxon faehom. Originally distance spanned by man's outstretched arms.

FITNESS REPORT – written report of a chief petty officer or above performance of duty.

FLAG AT HALF-MAST – begun in times of mourning in old sailing days, indicated that grief was so great it was impossible to keep things shipshape. Half masting of colors is the survival of days when slack appearance characterized mourning on shipboard.

FLAG OFFICER – Rear Admiral, Lower Half; Rear Admiral, Upper Half; Vice Admiral; Admiral, and Fleet Admiral are flag officers.

FLANK SPEED – certain prescribed speed increase over standard speed; faster than full speed.

FLEET – from Anglo-Saxon fleet. Organization of ships and aircraft under one commander.

FLIGHT DECK – deck of ship on which planes land, takeoff.

FORECASTLE – pronounced “focsul.” In the days of Columbus, ships were fitted with castle-like structures fore and aft. The structures have disappeared, but the term forecastle remains; refers to upper deck in forward part of ship. Abbreviated fo’c’sle.

FORWARD – toward bow; opposite of aft.

FROGMAN – slang, member of underwater demolition team. SEALS.

GANGPLANK – see Brow.

GANGWAY – open in bulwarks or rail of ship to give entrance; order to stand aside and get out of the way.

GEEDUNK – slang, ice cream soda, malted milk, anything from soda fountain or Geedunk stand.

GENERAL QUARTERS – battle stations for all hands.

GRUNT – slang, a Marine.

GTMO – abbreviation for U.S. Naval Base, Guantanamo Bay, Cuba.

GUNG-HO – slang, eager and aggressive beyond normal requirements.

HASH MARK – slang, service stripe worn on uniform of enlisted personnel.

HEAD – place in ship or on shore station that might otherwise be called a restroom, washroom or toilet.

HOLIDAY ROUTINE – followed aboard ship on authorized holidays and Sundays.

HONORS – ceremonies conducted in honor of a visiting dignitary, usually involving sideboys and, occasionally, a band and honor guard.

KNOCK OFF – cease what is being done; stop work.

KNOT – measure speed for ships and aircraft, as “the destroyer was making 30 knots,” or “the top speed of the plane is 400 knots.”

LADDER – in a ship, corresponds to stairs in a building.

LEATHERNECK – term probably applied to U.S. Marines by Sailors because of the leather-lined collar once part of Marine Corps uniforms. The collar, about the same height as that of the present uniform collar, was designed to give a greater military appearance to the uniform; when damp with perspiration, it was highly uncomfortable and caused throat trouble. Abolished by Marine Corps in about 1875.

LINE OFFICER – officer who may succeed to operational command as opposed to staff corps officer who normally exercises authority only in a specialty; (e.g., hospitals, supply centers, etc.).

LOOKOUT – seaman assigned to watch and report any objects of interest; lookouts are “the eyes of the ship.”

MAST – captain’s mast, or merely mast, derived from the fact that in early sailing days, the usual setting for this type of naval justice was on the weather deck near ship’s mainmast. Currently, means type of hearing with commanding officer presiding, in which any punishment administered is non-judicial in nature and is an alternative to court martial.

MESS – meal; a place or group of officers and crew who eat together as in “crew is at mess,” “meeting was held in CPO mess,” or “she was the guest of wardroom mess.” Mess comes from Latin mensa, or table.

MILITARY CLAUSE – protects you from paying the rest of a rental home’s lease, if you are asked to move due to military orders.

MUSTER – to assemble crew; roll call.

OLD MAN – seaman's term for captain of a ship.

PASSAGEWAY – corridor or hallway on ship.

PLAN OF THE DAY – schedule of day's routine and events ordered by executive officer; published daily aboard ship or at shore activity.

PORT – left side of ship looking forward.

QUARTERDECK – part of main (or other) deck reserved for honors and ceremonies and the station of the officer of the deck (OOD) in port.

QUARTERS – living spaces assigned to personnel aboard ship; government-owned housing assigned to personnel at shore stations; assembly of personnel for drill, inspection or meeting.

RANK – grade or official standing of commissioned and warrant officers.

RATE – grade or official standing of enlisted personnel; identifies pay grade or level of advancement; within each rating a rate reflects levels of aptitude, training, experience, knowledge, skill and responsibility.

RATING – job classification with the Navy, such as electronics technician.

SCUTTLEBUTT – a drinking fountain in Navy is called scuttlebutt. A scuttlebutt in old days was a cask that had openings in the side, fitted with a spigot; also rumor, from the fact that Sailors used to congregate at the scuttlebutt or cask of water to gossip or report on day's activities – sometimes true, sometimes not.

SEA BAG – large canvas bag for stowing gear and clothing.

SEA DUTY (or SEA TOUR) – assignment to ship whose primary mission is accomplished while underway/ deployed.

SHAKEDOWN CRUISE – cruise of newly commissioned ship to test machinery and equipment and train crew as a working unit.

SHIPMATE – anyone who is attached to the same command as your Sailor – ship or not.

SHORT TIMER – one whose enlistment or tour of duty is almost completed.

SICK BAY – ship's hospital or dispensary.

SIDEBOYS – impeccably-uniformed Sailors who participate in honors ceremonies on the quarterdeck.

SKIPPER – from Dutch schipper, meaning captain.

SPOUSE – wife or husband.

STARBOARD – right side of ship looking forward.

STERN – after part of ship.

STOW – to put gear in its proper place.

SWAB – rope or yarn mop; also an unflattering term for a Sailor.

TOPSIDE – from Pidgin English, meaning upper level, or above decks.

TRAINING ADMINISTRATION OF RESERVES (TAR) – Reservists on full-time active duty solely to provide full-time support to the Navy Reserve.

TURN TO – an order to begin work.

WARDROOM – a compartment aboard ship near officers' stateroom used as officers' mess room.

WATCH – watch standing concerns the positioning of qualified personnel, in various time increments, to operate a ship or other naval asset continuously around the clock.

Employment Resources

- **The Navy League of the United States** (www.navyleague.info) hosts a hiring center that connects employers with military personnel and family members of the sea services looking for employment.
- **ADECCO Career Accelerator Program** (www.adeccousa.com), the world's largest staffing agency, provides military spouses with customized recruiting, training and placement needs.
- **Virtual Business Owners** (www.vsscyberoffice.com/vbo) prepares military spouses to compete successfully in the global marketplace as self-employed, virtual business owners.
- **The Employer Assistance and Recruiting Network (EARN)** (www.earnworks.com) is a free service that connects employers looking for quality employees with skilled job candidates.
- **The Military Spouse Career Center (MSCC)** is operated by Monster.com and Military.com under contract on behalf of the Department of Defense. Visit www.military.com/spouse.
- **Military Spouse Corporate Career Network (MSCCN)** serves all military spouses from the military services in job placement and applicant tracking. Visit www.msccn.org.
- **The Military Spouse Resource Center** is jointly sponsored by the Department of Defense and the Department of Labor. Visit www.milspouse.org.
- **Department of Navy, Civilian Human Resources** offers a Web site (<https://chart.donhr.navy.mil>) that helps you to search for current DON jobs.
- **Transition Assistance Management Program (TAMP) – Electronic Resources:**
 - U.S. Navy Fleet and Family Support Program, www.ffsp.navy.mil
 - TurboTAP (www.TurboTAP.org) is DoD's official Web site providing information for service members on transitioning from military service.
 - League of the United States launched the Navy League Hiring Center (www.navyleague.info) as a centralized, online location for employers seeking transitioning personnel of the sea services.
 - Links to The American Legion Career Center and employment assistance resources can be viewed at www.legion.org.
 - Links to veterans services, including employment assistance, can be viewed at www.vfw.org.
 - Operation Transition, sponsored by the DoD, provides a Transition Bulletin Board www.dmdc.osd.mil/tbb, an automated system which contains a listing of job want ads and other useful information for separating/retiring military and federal civilian personnel and their spouses.

- HireVetsFirst (www.hirevetsfirst.gov) is the comprehensive career Web site for hiring veterans of America's military. Whether you're a manager, human resources specialist or veteran, you'll find the resources you need for matching employment opportunities with veterans.
- Key to Career Success (www.careeronestop.org/MilitaryTransition) is sponsored by the U.S. Department of Labor through the Career One Stop project, as part of the department's assistance to service members, military families, employers and the workforce staff serving them. Much of the content in Key to Career Success is based on U.S. Department of Labor-sponsored resources and has been customized to meet the needs of recently separated military personnel.
- The Military Spouse Career Center (MSCC) was developed and is operated by Monster.com and Military.com under contract on behalf of the DoD. It aims to support spouses and families by providing access to career opportunities, training information and education options. Visit www.military.com/spouse.
- Military Spouse Corporate Career Network (MSCCN) serves all military spouses from the military services in job placement and applicant tracking. Spouses who are married to active-duty service members, Guardsmen and Reservists, retired, widowed, and caregivers of war wounded benefit from job placement expertise and applicant tracking technology at zero cost to the spouse. More information is available by visiting www.msccn.org.
- The Military Spouse Resource Center is designed to assist the spouses of U.S. military personnel. The MilSpouse.org Web site is jointly sponsored by the DoD and the Department of Labor. For more information, visit www.milspouse.org.

Navy Reference Materials

- Military Living Publications, P.O. Box 2347, Falls Church, VA 22042, www.militaryliving.com – including:
 - Temporary Lodging Around the World, \$\$
 - Military Space Available Air Travel Guide, \$\$
 - Military RV, Camping and Recreation Around the World, \$\$
- Naval Institute Press Publications, Annapolis, MD 21402, www.usni.org/press/press.html
- The Bluejackets' Manual, 21st Edition, revised by B. Bearden (1990)
- Dictionary of Military and Naval Quotations, compiled and edited by COL Robert Debs Heini, Jr., USMC (Ret.), 1978
- Naval Ceremonies, Customs, and Traditions, 6th Edition, by VADM William Mack, USN (Ret.) and LCDR Royal W. Connell, USN (RET), 2004
- Naval Officer's Guide, 11th Edition, by VADM William P. Mack, USN (Ret.) and Harry A. Seymour, Jr.
- Service Etiquette, 4th edition by Oretha D. Swartz, Naval Institute Press
- Retired Activities Branch, Navy Personnel Command, PERS 675, Millington, TN 38055, (1-866-U-ASK-NPC), www.npc.navy.mil/CommandSupport/RetiredActivities
- Naval Services FamilyLine Publications, Washington Navy Yard, 1043 Harwood St., SE, Bldg 154, Suite 100, Washington Navy Yard, D.C. 20374, www.lifelines.navy.mil/Familyline – including:
 - Guidelines for the Spouses of Commanding Officers and Executive Officers
 - Guidelines for the Spouses of Command Master Chiefs and Chiefs of the Boat
 - Guidelines for the Spouses of Chief Petty Officers
 - Guidelines for the Spouses of Individual Augmentees (IAs)/GSAs
 - Guidelines for Navy Reserve Families
 - Guidelines for Navy Family Emergency Preparedness
 - Guidelines for Launching Clubs and Family Readiness Groups
 - Social Customs and Traditions of the Sea Services
- Uniformed Services Almanac, P.O. Box 4144, Falls Church, VA 22044

Chapter 18

Periodicals

- All Hands Magazine, Naval Media Center, Publishing Department, 2713 Mitscher Rd. S.W. Anacostia Annex, D.C. 20373-5819, www.navy.mil/allhands.asp
- Armed Forces Journal, Defense News Media Group, 6883 Commercial Drive, Springfield, VA 22159, www.armedforcesjournal.com
- Proceedings, United States Naval Institute, Annapolis, MD 21402, www.usni.org/Proceedings/procurrenttoc.htm
- Military Officer, Military Officers Association of America (MOAA), 201 North Washington Street, Alexandria, VA 22314, www.moaa.org/Magazine/CurrentEdition/default.asp
- Sea Power, The Navy League of the United States, 2300 Wilson Boulevard, Arlington, VA 22201-3308, www.navyleague.org/sea_power/current_issue.php
- “The Voice,” National Military Family Association Newsletter, 2500 North Van Dorn St., Suite 102, Alexandria, VA 22302-1601, www.nmfa.org

Chapter 19

Index

A

Abuse 29, 37
Advancement 9-10
American Red Cross 18, 26
Annual Leave 25-26
Armed Forces Hostess Association 73-74

B

Basic Allowance for Housing (BAH) 24
Basic Allowance for Subsistence (BAS) 24
Budget 36

C

Casualty Assistance Calls Officer (CACO) 32
Change of Command 58-59
Chaplain 32
Chief Petty Officer 10-11, 67-68, 76
Childcare 231, 42-43
Command Career Counselor 12, 27
Command Financial Specialist (CFS) 25, 36
Command Master Chief 10, 76, 81
Commanding Officer 10, 19, 76
Commissary 12-13, 16, 26-2
COMPASS 74-75
Cost of Living Allowance (COLA) 24, 81
Credit 37

D

Death 25-26, 43, 79
Debt 36, 38
Deductible 47-48
DEERS 12, 16, 43
Dental 50, 75
Department of Defense (DOD) 10, 63
Deployment 16-19, 29

Detachment date 54
Disability 226, 45, 49

E

ECRC 20
Education 26-27, 29-30, 75
EFMP 31
E-mail 17-18
Emergency Preparedness 20
Employment 19, 30, 88-89
Enlisted 11, 24, 78
Entertaining 58
Etiquette 59
Exceptional Family Member Program 31, 55
Exchange 12, 16, 26-27
Expeditionary Combat Readiness Center 15-16, 69

F

Family Advocacy Program 29
Family Care Plan 16-17
Family Emergency Plan 20
Family Employment Readiness Program 19, 30
Family Readiness Group (FRG) 18-19
Family Servicemembers' Group Life Insurance (FSGLI) 26, 43
Financial Assistance 49, 73
Financial planning 36, 53
Flag 59, 85
Fleet and Family Support Centers 12-24, 29, 53

G

Global War on Terrorism Support Assignment (GSA) 16, 20

H

Health Care 345-49
 Home Loan 26
 Housing Referral Office 54

I

ID card 16, 27, 43, 49
 Identity theft 38
 Individual Augmentee (IA) 15, 19-20
 Insurance
 Life 26, 36, 43
 Medical 47, 50
 Personal Property 54
 Introductions 57
 Invitations 57
 Individual Ready Reserve (IRR) 12

L

Lease 54
 Leave and Earnings Statement 25, 37
 Legal Services Office 27
 Liberty 26, 32
 Life Insurance 26, 36, 43
 Limited Duty Officer (LDO) 10-11
 L.I.N.K.S. 74

M

Marriage 16-17, 43
 Master Chief Petty Officer 10
 Money management 36
 Montgomery GI Bill 26
 Morale, Welfare and Recreation 12, 27, 31, 55
 Moving 19, 24, 30, 54
 Muster 21, 86
 MWR 12, 27, 31, 55

N

National Anthem 59
 National Support Groups 73
 Naval Services FamilyLine 59, 74-76
 Navy Family Accountability and Assessment
 System 19, 21
 Navy Mutual Aid 77
 Navy-Marine Corps Relief Society 42, 77
 New Parent Support 29, 41
 Navy Personnel Command 21, 31, 54, 63
 Navy Reserve 12, 64
 Navy Safe Harbor 32-33
 NFAAS 21

O

Ombudsman 6, 17, 19, 21, 26, 29-30
 Operational Security (OPSEC) 17-18
 Overseas
 Housing Allowance 24, 25
 Screening 55
 Voting 55

P

“Page 2” 43, 54
 Pay and Allowance 23, 25-26, 37, 43
 Paycheck 25, 37
 Permanent Change of Station (PCS) 24, 30, 47, 54
 Personnel Support Detachment (PSD) 25, 37
 Petty Officer 10-11, 67-68, 76
 Power of Attorney 16-17
 Promotion 9-11
 Public Affairs Office 82

R

Recreation 12, 27, 31, 55
 Relocation 24, 30, 53
 Rent 54, 77
 Reserves 12
 Retirement 12-13, 35-37

S

Selected Reserve 12, 49
 Selection Board 10-11
 Separation
 Family 6, 15, 18, 24
 Servicemen's Group Life Insurance 43, 62
 Sexual Assault Victim Intervention (SAVI) 29
 Social Security 38

T

Temporary Additional Duty (TAD) 21, 24
 Transition Assistance 12-13, 30

U

Uniforms 24, 67, 85
 United Services Organization (USO) 78
 United Through Reading 18
 Utilities 54, 77

V

Vacation 25, 36, 77

W

Warrant Officer 10-11, 67

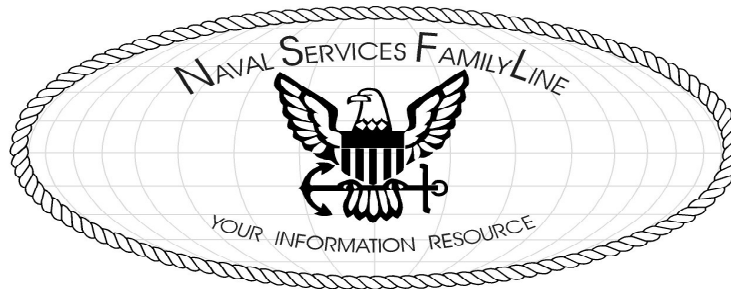
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